DOCUMENT RESUME

ED 152 429 PS 009 853

TITLE Options for Families in the Face of Adversity. (Proceedings of the Family Study Conference, Oklahoma State University, March 16-18, 1977).

INSTITUTION Oklahoma State Univ., Stillwater. Div. of Home Economics.

PUB DATE Mar 77

NOTE 86p.

EDRS PRICE MF-$0.83 HC-$4.67 Plus Postage.

DESCRIPTORS *Child Development; Community Service Programs; *Family (Sociological Unit); *Family Problems; Financial Needs; Handicapped Children; Health Needs; Intervention; Marriage Counseling; Parent Education; *Public Policy; *Quality of Life; Social Change; *Socioeconomic Influences; Vocational Education; Working Women

IDENTIFIERS *Oklahoma

ABSTRACT

This report of a statewide conference on the possible options for families in the face of adversity was co-sponsored by the Family Study Center--Division of Home Economics, and the Office of University Extension, Oklahoma State University. General sessions on the effect of social change on the family, the co-relation between the energy crisis and the family decision making process, and an outline and proposed goals for a national policy for child development, were interwoven with smaller panel discussions on related topics. Among topics discussed were major unpaid contributions of goods and services that family members make to each other, effects of unemployment on family life, nutrition issues facing the family in the 70s, and programs to assist families of the handicapped. Appendices include the conference program and a list of participants. (CM)

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OPTIONS for FAMILIES in the FACE of ADVERSITY

Sponsored by

The FAMILY STUDY CENTER
and OFFICE of UNIVERSITY EXTENSION
DIVISION of HOME ECONOMICS
OKLAHOMA STATE UNIVERSITY
Stillwater, Oklahoma 74074

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March 16-18, 1977

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THE FAMILY STUDY CENTER

The mission of the Family Study Center is to enhance the competencies of Oklahoma families to cope with the stress and uncertainty of contemporary society. Its purpose in keeping with the land grant tradition is to bring the resources of the University to bear through research, resident instruction, and public service/extension. The Center recognizes the family as a critical institution with impacts on and is effected by change in natural and human built environments. Family members make decisions and generate values by which to live in a world community with a changing resource base. By designing research which considers the interdependence of human beings and the environment, the Center identifies new priorities and gathers information on innovative approaches to meet the changing needs of families.

CENTER ACTIVITIES

The Center achieves its goals through the three avenues of research, resident instruction and university and cooperative extension.

RESEARCH

Through research the Center:

- collects and summarizes contemporary information on family behavior;
- makes available a pool of investigators trained in conducting family research;
- identifies factors affecting the quality of life of family members;
- provides a better understanding of the role played by the family in social and economic development; and
- investigates education models to facilitate learning among family members.

RESIDENT INSTRUCTION

The Center impacts on resident instruction by:

- providing a forum for seminars and conferences by faculty, students and outside experts through which to generate interdisciplinary approaches to the study of the family;
- advising students in methods of conducting interdisciplinary research;
- creating opportunities to develop team proposals as a part of the credit earned in graduate degree programs.

UNIVERSITY AND COOPERATIVE EXTENSION

The Center, while located on the OSU Stillwater campus, impacts on families in communities throughout the State. Public service/extension activities offered through the Center include:

- initiation and/or participation in proposal development with groups who wish make use of university resources; and
- dissemination of findings through credit courses as well as non-formal education programs including workshops, in-service seminars, lectures, and mass media programming.

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PREFACE

This proceedings is a product of the labor of 91 persons who worked over a period of eight months to plan and implement this conference. Special thanks in the preparation of this manuscript is expressed to Sharon Nickols, for her editing of a keynote address, and to Anna Gorman, for assistance in the final stage of proof-reading. Overall responsibility for errors of omission and commission reside with the editors.

Mary C. Rainey *Gloria W. Bird*

INTRODUCTION

This document is the proceedings of a statewide conference on the family sponsored by the Family Study Center, Division of Home Economics; the Office of University Extension, Oklahoma State University acted as co-sponsor. Participants and resource persons from eight states and 39 communities came together to consider new options for families as they face the adversities of a world with a changing resource base.

An interrelated set of topics was considered through a format of general sessions interwoven with smaller panel discussions. Starting with the insights of family economist Gordon Bivens, the conference explored the major unpaid contributions of goods and services that family members make to each other. Bivens focused on the meaning of change in the grants economy of the household in terms of costs to human development and the market economy.

Oklahoma Family Profiles featured an examination and evaluation of survey data obtained from 2,700 Oklahoma families. The relationships between perceptions of quality of life in Oklahoma and marital status, fertility patterns and employment were discussed. The relatedness of housing characteristics and satisfaction with life was also explored. A separate study of the strengths of 99 Oklahoma families were presented.

Community support services available to families were examined in concurrent panels. Issues discussed include family nutrition, integration of leisure and work activities among two-earner families, educational strategies for serving isolated households and programs to meet the needs of the handicapped, the single parent, and the older American.

Harvey Brenner, director of research at the Johns Hopkins University Center for Metropolitan Planning and Research, offered insights into the effects of unemployment on family life. Unemployment was described as a main disruptive influence on family social, economic and physical well-being. Given this relationship, Brenner challenged the audience to find interventions to counteract and resolve these patterns of disruption.

Brenner's challenge was answered by a series of panels considering the implementation of legislation for vocational education programs, the availability of trained family counselors, and the necessity of family financial management and family crises intervention programs.

Further challenges were issued by Robert Aldrich, chairman of the Advisory Committee on Child Development at the National Academy of Science, as he discussed the process of formulating government policy affecting families. In order to support optimal human development through the family, government regulations must be carefully considered. Aldrich proposed guidelines for organizing the formulation of public policy supporting children and families at the state level based on strategies developed during a five-year national study.

Janice Hogan, associate professor of Family Social Science at the University of Minnesota, expressed the need for an increased awareness of current family energy decisions and their influence on the quality of life of future generations. She emphasized how family life can be enhanced rather than diminished by more careful and thoughtful family energy choices.

The closing session considered energy consumption through testimonies from a senior citizen describing the needs of persons on fixed incomes and a spokesperson discussing the impossibility of family energy conservation in a community with few alternatives for maintaining low energy life styles.

The Family Study Center wishes to thank the seminar participants for their active and meaningful participation as they met to consider at the conceptual level the interrelationship of the family and its environments. By calling attention to insights from new family research and by exchanging knowledge of what works, it is hoped we can collectively enhance the quality of programs and services for Oklahoma's families.

MARY C. RAINEY
director, Family Study Center

GENERAL SESSIONS: PART ONE

SOCIETY, CHANGE and the FAMILY

GORDON BIVENS*

In his inauguration address, while speaking of his commitment to the family, President Carter made the point that individuals and families must adjust to changing times, but still hold to unchanging principles. That is a very meaningful statement because change is a constant element in our environment, yet certain unchanging principles are needed in order to cope with change.

Individuals and families respond and adjust to change; they also bring about change. In fact, one of the really great challenges for families is to deal creatively with the tension that is bound to exist if they are serving as an active agent of change. At any given time the family itself is bringing about change, and at the same time, on some issues, is resisting change. The challenge then is for the family to creatively manage resources so as to achieve an equilibrium between change and the status quo.

On the macro level, society as a whole also faces the challenge of responding to change. If society is to be resilient and adaptable to change, judgment on what kind of a change is admissible and what kind of change is to be resisted must be exercised.

THREE KINDS of HUMAN ACTIVITY: THREAT, MARKET, INTEGRATIVE

Obviously, societal change is accomplished through human activity. The outstanding economist and social philosopher, Kenneth Boulding, has categorized human activity into three major kinds of systems: the threat system, the market system, and the integrative system. The development of integrative structures plays a very significant role in the process of change, and the family has a primary function in building integrative structures. The threat system involves affecting a person's behavior by threats. Some would say that the grading system is a threat system; nations use the threat system to modify or bring about change by coercing individual citizens into desired behavior and by forcing other nations to do certain things. Parents use the threat system with children; children also use the threat system with parents.

Another major category of human activity is the market system where one thing, usually money, is exchanged for goods or for services. The barter system where goods or services are exchanged directly is a form of the market system.

A third system or structure is the integrative structure. The integrative system is composed of those things that influence persons because they feel related to or

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integrated with other people and their affairs. Integrative structures grow out of feelings of good will, trust and empathy.

In the future, the worth of integrative structures, even on activities that take place in the market system, will increasingly be recognized as an essential of human interaction. For example, to the extent that trust and good will in others exist, they facilitate doing the regular business of everyday living. It would be quite a change if the degree of trust did not exist so that one could write a check and have it accepted.

A major concern of societal change is the erosion on integrative structures. An example of this erosion of the integrative structure is that there were a number of bombings on airplanes which occurred a few years ago which resulted in decreased levels of trust which produced the inspection of carry-on baggage. An additional cost is added to the business of flying. This policing function becomes necessary because it is no longer safe to assume that everyone will get on the airplane with enough good will and trust in their fellow man that there will be no harm done. If integrative structures generally diminish, there will have to be many more kinds of checks and policing mechanisms introduced into the social system. These will cost money, and do; in that sense, healthy integrative structures are a real benefit even to the market system.

The market system itself is undergoing change. In the future, persons probably will find themselves increasingly at the mercy of the recommendation of others as to whether or not to buy a good or service. Jeff O'Connell, a person who was involved in the no-fault automobile insurance movement at the University of Illinois, says that society is living at the mercy, or at least in the shadow of, the tyranny of specialists; that is, individuals are buffeted from one specialist to another and many find they are living "between the cracks" in dealing with specialists.

THE GRANTS ECONOMY

Even in a developed society with heavy reliance upon the market system, there are many transfers of resources that take place outside the market system. Boulding has referred to these transfers of resources outside the usual market mechanisms as the grants economy. The family plays a major role in the grants economy and grants are unique in building integrative structures.

"Grants" refers to a whole array of things where there is a transfer of something from "A" to "B," or from me to you, or from you to me, without the person that receives the grant paying anything. This is often called "one way transfers." This is different than just gift giving. To a certain extent, grants may look at first blush as though they are gifts, and in a sense, they are, but different kinds of results come from them. Grants or one-way transfers from one person to another, do not have as a part of the agreement a contractual, reciprocal arrangement. Grants can include one-way transfers from members within the family to other family members; they can include grants from government to the individual, or from business to a family or an individual, and so on. Grants can be made either for good, out of benevolence, or they can be made for bad reasons, motivated by malevolence. A grant can be made to someone because of hate. If a person walks up to someone and hits

him/her on the jaw because of dislike or anger a spurt of energy and perhaps a black eye are given as a grant. In general, though, grants are prompted by a feeling of good will. It is expected that people who give out of benevolence, give things that they usually believe will have a positive effect on the recipients. This is usually the case, but there is a possibility that benevolently motivated grants can have negative effects upon the recipient. For example, a young person may receive a car from his/her parents and that car may become a financial disaster to that child. On the other hand, grants that are made out of a feeling of malevolence would usually be expected to have negative effects on recipients; but the possibility exists for positive effects.

Benevolently motivated grants generally have positive effects upon the people receiving them; these positive effects contribute to the feeling of good will and trust, and in general to building integrative structures. These bonding effects are part and parcel of the integrative system, and they are encouraged by positive grants. As a society a great deal of buoying up of the integrative structures may be necessary to adequately accommodate to change or at least to anticipate what might be in the offing.

THE FAMILY and the GRANTS ECONOMY

Families make grants to their members in many ways. Part of the working age population provides for the young by parents providing for children in the form of physical sustenance.

The more intangible aspects of grants from parents to children are what is done for a young person in the development of his/her human potential: education, music lessons, camp experiences. The making of grants includes not only money, but also time and human resources.

Another type of grant that families make to their members is what some people call a "facilitating know-how." This involves an individual's understanding of how to venture out into society, how to get into a given job or profession, how to deal with the private and public sector including the bureaucracies in both. Related to this facilitating know-how is the concept of the mediation role of the family. This is essentially a function of helping individual members go out into society and take risks. The attitude toward risk and uncertainty is affected, in part, by family experience. Risk and uncertainty flow from change, and one of the most important things that families do for their members is teach them to deal with risk and uncertainty. The ability to cope constructively with risk and uncertainty and to adjust to it, and in some cases to capitalize on it, may be the grant that has the greatest multiplying effects over a life time.

One of the long recognized functions of families is that of culture transmitter by which the family passes on, creates and forms attitudes and values. Kids live in families; kids learn in families, someone has said children act like their parents in spite of our efforts to teach them good manners. Among these values are such things as the development of a commitment, or a lack of it, to health maintenance including proper diet, weight control, adequate exercise, and an all-pervasive mode of living that either deals with stress or allows stress to overwhelm one. To the

extent that one's experience in the family during the crucial years results in attitudes and behavior conducive to the development of good mental and physical health, the individual benefits in terms of a feeling of well-being and probably in productivity; and additionally, society benefits. Society may be able to get by with fewer resources devoted to acute medical care.

Another function that the family will no doubt perform in the future is to legitimize frugality. Frugality fosters making careful use of resources. Resources are finite, and thus require hard choices as to their most beneficial uses.

CHANGES AFFECTING the FAMILY

Changes that have taken place or are taking place in families have been much discussed in all types of media and by all types of people. One of the most frequent commented on is the feeling of strain. Problems of communication between generations may be the second most frequently discussed issue. Much of this lack of communication between generations in families is that children tend to know very little about their parents at the feeling level. In other words, young people do not grow up knowing their parents at the point of perceiving what is terribly important to their parents. The separation of home and work contributes to the communication gap because it keeps young people from observing parents at work and knowing what is important to them in that central life activity.

Another common experience is the trend toward living in more urbanized environments. In spite of a few instances where this trend is being reversed, urbanization in the general population is probably going to continue to increase. Urbanization, when it's properly paced, may be an integrating force, and it may help to release human potential, rather than being detrimental as is often assumed. For example, highly urbanized living creates an urgency for coc ation which may develop mutual trust and help to overcome fears and suspicions. These feelings of mutual trust, the diminution of fears and suspicions, the greater willingness to take on some of the risks that are important if we are to have an innovative society, may help to create an openness toward different work roles and patterns that are important to further development, both for individuals and for society. The heterogeneous opportunities that exist in urban environments can help to develop new interests that can be enriching to the human experience. Society should be more open to the idea that the urbanizing experience may be a positive one rather than looking upon it as an entirely dehumanizing one.

The family is affected by urbanization certainly. Compared to an agricultural setting, the roles that the family members play are often drastically altered. The function of the elders is quite different in urban environments since the role of nepotism in job creation or job search is somewhat decreased. In urban settings, the family definitely has a role to play in encouraging its members to accept the mobility that may be necessary in order to find jobs that are matched to abilities. The family's mediation role is different; its economic role is different in the urban setting as compared to the rural.

Another change, increasingly familiar, is the increase in divorce rates. Divorce is not a new phenomenon, but is now very commonly known. The question, in the

context of this paper, is what are the possible effects of divorce on the integrative structures to which reference has been made? When divorce takes place, especially when there are children in the family, one of the results is a change in the form of the grants that can take place among family members. For example, if the situation following the divorce calls for it, the father may no longer be present within the home setting. The time that the father can give to the children is different from that in the intact family environment. It is either different in total amount of time or it is different in the distribution of time. At the same time, the father may be required or choose to provide funds for child support. Children may feel cheated at not having the time grant and may not fully understand the money grant, thus the nature of the grants and the way in which they are perceived may change. If the child perceives this withdrawing of time and the input of money as being an attempt to monetize the father-child relationship, then the child may react in certain negative ways. On the other hand, if the time that father and child spent together before divorce has not been particularly profitable, the child (and the father) may feel a release from the situation.

Another phenomenon, now very familiar, is the phenomenon of married women working outside the home. What does this change mean in terms of household grants? If by working outside the home, less time is available for household activities, for example, meal preparation, what is the net effect upon the way in which other family members feel about the labor force and household activity?

FORMALIZATION of GRANTS

As we look toward the twenty-first century, the family is no longer typically an agricultural production unit. The family does however have tremendously important economic functions to perform, but some of the functions of the family in an earlier time are now done by persons and agencies outside the family. The public and parochial schools have taken some of the educational function and a lot of the socializing function of families. The media has taken over a good bit of the socializing function of families. Pension plans, social security, and other kinds of social programs have to some extent filled in to provide economic security that the family in an earlier time might have provided. What are some of the effects on the integrative structures that come about with the transfer of functions from the family to agencies and individuals outside the family?

The care of the elderly is an example of the transfer of grants to formalized situations. Increasing numbers of the elderly keep their own home, or they maintain independence from their adult children by living in their own place, sometimes a nursing or custodial home. The average age of people entering nursing homes has risen in recent years. Just a few years ago, the average age was about 70, now it is about 80. People are maintaining separate living arrangements for longer periods of time and not becoming involved in a formalized care situation until much later in life. The time grant from younger members of the family to the older members no longer exists to the same extent as it did at an earlier period of history and in some cases, the elderly are maintaining financial independence by drawing upon their

own resources and those resources provided by society.

Within a few years, the United States will have experienced a shift in the population structure. Presently, about one-third of the population is under 20; about 45 percent is in the age range 20 to 54 years of age; and about 20 percent are over 55. In the year 2030, it is estimated that there will be about 45 or 46 percent in the generally accepted working age range, 20 to 54, but there will be about 27 percent in each of the categories below 20 and above 55. Instead of the pyramid age structure that has existed for a long period of time, an egg-shaped age structure with about equal numbers at the bottom and at the top and the large bulk of the population in the middle years will exist. This is going to call for rather substantial changes in living arrangements and in the accompanying grants.

Another way in which grants have shifted from the family to reliance upon the market is in the case of insurance. Almost any kind of risk is insurable now. Some of the risks that could be dealt with by family members intervening in the case of a castastrophe to help other members are now spread through a financial arrangement across the subscribing population. The helping relationship, in effect, has been monetized. What are the effects of denying people the chance to give direct grants to others especially if the one-way transfer is circumvented, by virtue of needs having been serviced by monetized means? What are the effects of mutating the integrative structures that can result from grants within the family? It may be that the feeling that some people express today about the lack of community, another way of saying one feels a lack of being integrated with others, may be due in part to the marketizing or the monetizing of what have been integrating influences.

EMERGING QUESTIONS in NEED of RESOLUTION

The family has a unique role in contributing to society's dealing with change. Several challenges emerge in the functioning of the family as a grants giver and receiver in the broader social environment. These emerging questions have potential bearing upon the contribution which the family will make as an integrative and a change agent. While the following is not an exhaustive list, these questions will require attention and ultimately, resolution.

(1) How much is the family worth? Perhaps the broader question is how much are integrative structures worth? For example, how much do healthy integrative structures hold down costs such as law enforcement costs, investigative costs, secondary costs of crime? Also, how much do healthy integrative structures help to extend other resources? How do they release greater usefulness and effectiveness of other resources because of cutting down on suspicions, mistrust, and other detracting elements in the environment?

(2) What is family stability? What are the elements of family stability? What in a person's experience with a stable family or other small living environment* will add to personal security and willingness to take risks. It is important to have people who are secure enough in their own being that they are willing to undertake uncertain endeavors, not wild-eyed or without calculating somewhat the outcomes, but persons who do not have their security blankets upper most in their minds. In order to have a rich, varied, innovative society, there must be some people who are willing to take risks.

(3) How much if anything are we losing through commercialization of what were heretofore family functions? We cannot be totally self-sufficient and we should not expect to create everything from scratch in the kitchen, but the evaluation of the broad array of functions that at one time were conducted in families by family members for family members and now have been delegated elsewhere needs further thought.

(4) What effects might alternative living groupings have on resource requirements? How much less would be needed in the way of lumber and other building materials if a greater proportion of people is willing and chose to live in multiple unit structures? The shared walls would save heating and cooling; less structure material would be used. What would be the change in operating energy requirements? What would be the potential savings of energy use in transportation?

(5) Related to *number (4)*, what factors effect the attitudes toward conservation and the willingness to consider different resource combinations to sustain a life style? In what ways may the family grant to its members an ability to perceive how a decrease in the level of consumption may in fact result in an increase in the level of living? For example, may it not be possible that an increase in human power transportation, the bicycle, may result in improved health? How do attitudes form and how may they be changed toward a greater willingness to substitute less energy using forms of transportation, housing, heating and so on? Related to this whole concept is a minimization of the through-put that is necessary in order to achieve what is thought of as an adequate level of living.

(6) What are the total costs of divorce? What are the secondary and tertiary effects? What is the cost of maintenance of dual households? What are the effects on human resource development of living in serial families?

(7) What are the economic consequences of alternative child care arrangements? Especially what are the effects on the human resource development of the children as well as the self-fulfillment and the resource releasing effects on the adults in the families?

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* I do not intend that the only place a person can have a stable family environment is in a family that is a father, a mother and two children type only. I think that this family type is important and that it will continue to be the "ideal" form, not *two* children necessarily, but children. I do think there are other stable living environments and people can grow out of those with a sense of personal security.

(8) What are the economic consequences of elderly housing and care arrangements? How much in extra resources are required when independent living arrangements are fostered rather than doubling up housing arrangements? Is the trade-off being made with full information?

(9) How can a more complete accounting, including the input to human capital development of all productive activity, not just market-oriented activity, be achieved? When will acknowledgment be made of the fact that there is work in the parents' time spent as teacher trainer, as health care provider, and other subtle contributions toward their child's human capital development? Isn't it strange that two homemakers could exchange houses during the day, take care of the other person's children, do the housework, and each be paid equal amounts of money, thereby increasing the gross national product by each of those wages? Each could become eligible for social security benefits otherwise nothing about their lives would be much different. When will account be taken of the total productive effort in the United States?

(10) What role may the family play in fostering attitudes of cooperation including willingness to volunteer? What are these elements worth to society at large? There exists in the United States a great emphasis on individualism which in recent years may have come at the expense of being willing to also cooperate and to give of oneself. It may be more important as more severe resource limitations emerge that individuals be open to cooperation and also to volunteering. Volunteering is a positive externality. The family benefits to some extent and society at large benefits from this.

(11) What would be the worth to society of improved communication skills including listening and information processing? Information possession is terribly important, but sometimes it leads to information overload. How to process those bits of information that are significant is a necessary skill in any society. Information processing along with general communication skills are extremely important to individuals personally as well as from an economic point of view.

(12) The December 1976 issue of the *Futurist* suggested that the time may be coming when families may need to incorporate. The expanded family may need to incorporate in order to become eligible for certain limited kinds of liability and to become a conduit through which certain social services could be performed. That may be really taking bureaucracy home.

SUMMARY

Change is the constant in life. Change is something to be coped with, to reflect upon and to face and act toward. The family has much to contribute in this task. It can act as a stabilizer, (Toffler's view of the family, acting as a shock absorber), but it can also, and perhaps more importantly, be a change initiate, not just a meek adjustment mechanism. The family has a potential for bringing humanistic concern to guide modern societal decisions. The family may be approaching its finest hour. It just may be that the family is the social and economic unit that will enable

people to learn to live sensibly with others and to respond to each other with sensitivity.

OKLAHOMA FAMILY PROFILES: QUALITY of LIFE AMONG OKLAHOMA FAMILIES

MARY RAINEY, SHARON NICKOLS, KAY STEWART*

The natural resources of Oklahoma as well as its social, economic and political systems comprise the ecological setting of the Quality of Life research under discussion here. The decisions made by family members at the microlevel and by social and economic planners at the macrolevel influence the quality of life of the residents of Oklahoma and the Southwest.

QUALITY of LIFE

Quality of Life as an indicator of well being has been a concern of public policy makers for years. As Campbell, Converse and Rodgers remind us in their volume, *The Quality of American Life*, Herbert Hoover campaigned on a Quality of Life statement, "A car in every garage; a chicken in every pot."

Today many people would take issue with an index that measured life's quality only in terms of accumulation of goods. There has been a shift of concern from "being well off" to a sense of "well being." Well being takes for granted the essentials of food, clothing, shelter, and energy and emphasizes achievement in work, identity with community, and a sense of fulfillment of one's potential.

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Public policy worldwide has taken the reduction of poverty as a primary goal. If the standard of living is used as a measure, the United States with seven out of eight families above the poverty line, a high proportion of home owners, large expenditures on travel, health education, and high levels of individual savings, has few parallels in achieving quality of life. But in making such a claim, criticism could be made for failure to note the increase in divorce, violence, crime rates, and drug addiction. Viewed in relation to Maslow's hierarchy of needs, the United States has surpassed the world in the degree to which it has met basic needs for food, clothing and shelter. Now there is a growing demand for a larger, more satisfying life experience.

The Government in 1973 has recognized the importance of social indicators of well being by publishing its first report of indicators dealing with population growth and mobility, marital status, unemployment and labor force participation, health and health care, housing, education, leisure time, and crime. These data are objective and did not require personal evaluation from respondents. It is assumed that as levels of housing, health care and education increase, and as crime and unemployment rates decrease that the quality of life is enhanced.

The question remains, how well do these objective indicators represent the underlying psychological states or the quality of life as experienced by individuals? To evaluate experiences of well being and satisfaction among Oklahomans, a study has been designed and conducted by the Center for Economic and Management Research, College of Business Administration, at the University of Oklahoma.

Data have been collected in the summer of 1976 from individuals in households about their feelings with respect to different domains of their lives, as well as, their overall feeling of satisfaction with life.

The Family Study Center Associates are interested in identifying the important variables that influence families—family formation, family interaction, values, attitudes, and behavior. The Quality of Life survey data provide an opportunity for studying a research population of Oklahoma households and examining the things which seem influential in overall satisfaction with Life.

CHARACTERISTICS of RESEARCH POPULATION

Knowing the characteristics of subjects in QOL research is important. People live in an objectively defined environment but preceive it in a subjective manner. Variation in view points is patterned along lines defined by experience and social location. For example, persons in different age groups, income levels and geographic settings have characteristic ways of evaluating the same objective data.

In this research population 2,715 respondents have been interviewed. Thirty-seven percent is male; 63 percent is female. All respondents are over 18. The median income per household is between $9,000-$12,000. The average family size is 2.87. Education level reveals that half have completed some or all four years of high school (15 percent, some; 35 percent, all.) One out of 10 are college graduates; slightly less (nine percent) have eighth grade educations. Slightly more than one out of 20 have a bachelor's degree (six percent).

Employment Status of Men:

Almost three out of five indicate they are employed (59 percent). Slightly more than one out of 20 indicate they are students (6 percent). One in 20 indicate they are not working. Thirteen men describe themselves as homemakers.

Employment Status of Women:

Slightly more than one out of two are homemakers (51 percent). A few more than one out of four is employed outside the home (27 percent). Almost one out of eight is retired. Slightly less than one out of 20 are students (four percent). An equivalent number indicates they are not working.

Gaps exist in the data as efforts are made to apply frameworks for consideration of the effects of family structure and interaction. The Quality of Life data have indicators of some objective measures such as income, education, employment status, family size, sex of respondent, and characteristics of housing. They also contain a number of subjective measures of satisfaction with standard of living, the way in which spare time is spent, family life, the town in which one lives, housing, and employment/homemaking. However, there are few measures of other family concepts which express a very important influence on overall life satisfaction. No measures of family life cycle, age of the respondent, family composition in terms of age and sex of family members, family values or family interaction are available. Therefore, it is not possible to test the impact of these family variables in the present study.

Figure 1 illustrates the complexity of the social system and the interaction of many variables - some for which there are measures, some for which there are not. For the purposes of this analysis, isolation of a few variables is done to examine their relationships and identify which of these are most important in explaining the differences in satisfaction with overall Quality of Life.

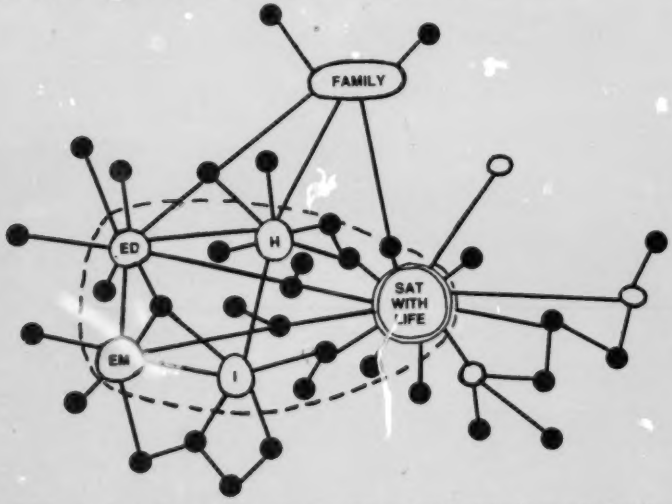

FIGURE 1. Dynamic Interaction of Factors Influencing Satisfactions with Quality of Life

Figure 2 simplifies the system considerably. The variables for which measures are available in the Quality of Life survey data include objective measures of income, education, family size, sex of respondent, employment, and housing. There are subjective measures of how satisfied the respondent is with use of spare time, family life, standard of living, the town lived in, the dwelling, job/homemaking, as well as education, health, and other areas.

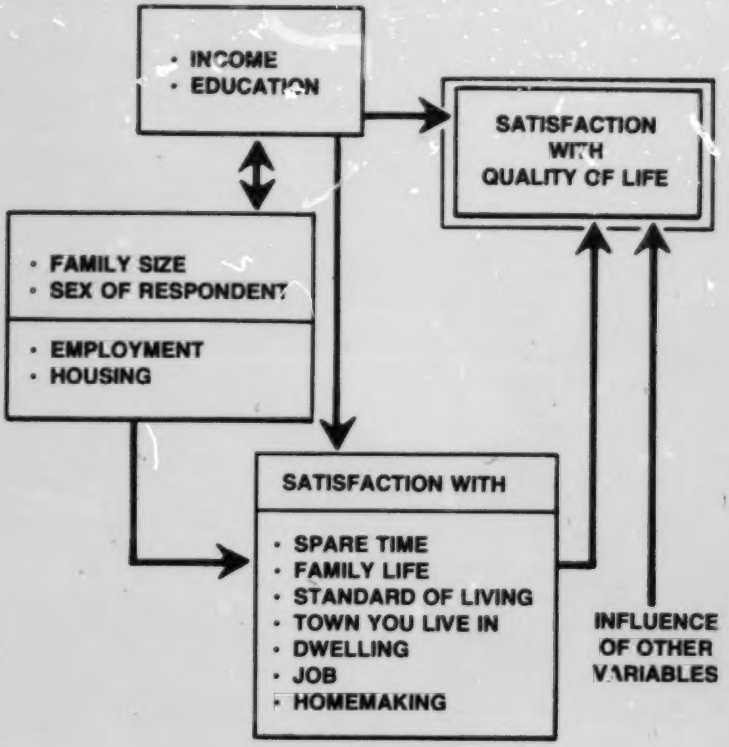

FIGURE 2. Direct and Indirect Influence of Selected Factors on Quality of Life

The lines between the boxes in the diagram indicate the *direct* and *indirect* influences of one group of variables on another. Income and education are thought to have both a direct effect on satisfaction with overall quality of life and an indirect effect by going through the subjective satisfaction measures.

By identifying the variables that contribute the most to overall satisfaction with life, justifications can be made for supporting policies that will increase that dimension for Oklahoma families. For example, if satisfaction with family life turns out to be a significant factor in explaining satisfaction with the quality of life in general, more information will be needed about just what it is that improves satisfaction with family life. By increasing this dimension of satisfaction, it would be possible to improve overall satisfaction with life.

HOUSING CHARACTERISTICS and HOUSING SATISFACTION

Several objective measures of characteristics of housing are included in the data. Over three-fourths of the homes are owned, 86 percent are single family dwellings, and 40 percent have been built since 1960. The average number of rooms is 5.5, and over 70 percent have either central air-conditioning or window units. The only measure of housing quality is based on interviewer evaluation of the maintenance of the dwelling—63 percent are considered to be good. When asked if they are satisfied with their house or apartment, 23 percent report being satisfied, and 49 percent are very satisfied, only 22 percent express a desire to move from their present dwelling.

A separate submodel has been developed to examine the impact of individual and housing characteristics on housing satisfaction and the joint impact of all these variables on satisfaction with quality of life (see figure 3). Using this analysis, it is

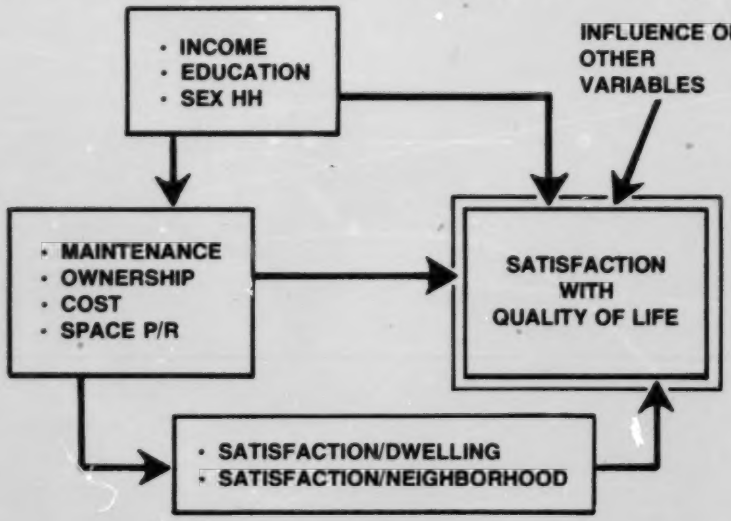

FIGURE 3. Direct and Indirect Influence of Variables Related to Satisfaction with Housing

possible to get a feeling for both the direct and the indirect influence of the objective measures of the household and the housing along with the subjective measures of satisfaction with the dwelling itself and with the neighborhood.

Income and education are found to be important influences on acquired family housing. The expected relationships appear. Respondents with higher income and more education live in houses that are owned, have more space, and are better maintained.

Sex of the household head is also related to housing characteristics. Even after accounting for the influence of income, being a female head of household means that the family is less likely to own a home, has less space, housing is less well maintained and the female household heads feel that the cost of housing is high.

Satisfaction with the dwelling is related to maintenance, ownership, personal evaluation of housing cost, and person-per-room ratio. Respondents who live in housing that is better maintained, owned, moderate in cost, and has more space-per-person are more satisfied with their dwelling.

Satisfaction with the dwelling *and* satisfaction with the neighborhood are related to satisfaction with quality of life. This finding supports the theory that housing must be viewed as more than just a dwelling unit—a shelter. It includes dimensions of the broader area that incorporates neighborhood—including available services, schools, and transportation. The objective characteristics of housing have a direct influence on satisfaction with quality of life as well as an indirect influence through satisfaction with dwelling. Income, education and sex of the household head have both a direct and an indirect influence on satisfaction with quality of life. However, the greatest influence on satisfaction with life comes from the attitudinal response to the housing environment—that is the satisfaction with the dwelling and the neighborhood—rather than directly from the objective measures of the household or the dwelling unit. If there is not a good match between what the family thinks it needs in housing and what it has, there will be some degree of dissatisfaction with housing which in turn has some impact on overall satisfaction with life.

There are some important variables which cannot be included in this analysis because they are not available in the data source. Researching the impact of the family life cycle, the age and sex composition of the family, family values and patterns of interaction would no doubt illuminate additional direct relationships with quality of life. More specific measures of housing such as structural quality, square feet-per-person, arrangement of space, location of housing, and available services would make it possible to analyze more closely the relationships among family characteristics and housing characteristics as well as housing satisfaction and satisfaction with overall quality of life.

Many additional questions arise: What impact will family values have on what is considered to be *adequate* housing? How is a family influenced by living in a house that is considered by the family to be less than adequate? What is the impact of the design of a house on the family which occupies that space? Can family integration be supported and encouraged by the layout of the living space? Improvements in which aspects of family housing could produce the greatest increments in housing satisfaction?

JOB SATISFACTION and QUALITY of LIFE

Of the men in the sample, 59 percent are employed and 27 percent of the women are employed. The distribution of male and female workers across the occupation categories roughly parallels national occupational patterns. Those occupations having the largest proportion of men are the professional, administrative and managerial, and craft occupations. Women employed outside the home are likely to be in one of three occupations: clerical, professional, or service categories.

Employed workers have responded to a series of statements exploring job satisfaction. The characteristics of the job most related to job satisfaction for men and women are listed below in order of their importance. (See Table I).

TABLE I

Characteristics of the Job Which Relate to Job Satisfaction

Employed Males	**Employed Females**
Chance to do what I do best	Working is interesting
Pay is good	Chance to do what I like best
Job security is good	Many chances to make friends.
Working is interesting	I have time to get the job done
Physical surroundings are pleasant	Pay is good
Opportunity to develop own special abilities	Opportunity to develop own special abilities
Many chances to make friends	Travel to/from work is convenient
I have time to get the job done	Physical surroundings are pleasant
Travel to/from work is convenient	Job security is good

In general, job characteristics related to personal relationships and opportunity for personal accomplishment are more important to women. While compensation for work—pay and security—, the opportunity to do work for which the respondent is well-suited and job interest are the primary explainers of men's overall job satisfaction.

Fifty-one percent of the women in the sample identify themselves as homemakers. It is possible that some of these women are simultaneously filling productive roles outside the home. When research originates out of a family-oriented framework, it is likely that individuals will be viewed as occupying several roles in life rather than having had the opportunity to respond to only one aspect of their life as is the case in the present research design. Given the present individual-oriented design, it is not possible to compare the responses of women in their satisfaction with homemaking. Therefore, whether this may be a factor contributing to their working outside the home cannot be ascertained.

When asked about their satisfaction with the work aspects of the homemaker

role (not including the family interaction aspects), 75 percent of the homemakers rate their satisfaction in the top two response categories; only six percent has satisfaction levels below neutral. Placing satisfcation with homemaking in the context of other family characteristics it is found that income, education, and family size influence the expressed satisfaction with homemaking. Respondents with higher incomes are more satisfied with homemaking than lower income respondents. Respondents with higher educational attainment are less satisfied by homemaking than those with less education. Respondents with larger family size express less satisfaction with homemaking than do those from smaller families.

One of the areas which has received much attention in the 1970's is the rapid increase in the labor force participation rate of women. Homemakers are asked to relate their past employment experience and to indicate their expectations for seeking employment in the future. (See Table II).

TABLE II

Job Related Experience and Expectations of Female Homemakers

Have you ever held a full-time job?	Yes	73.7%
	No	26.3%
Have you ever wanted a career?	Yes	33.3%
	No	55.7%
	Mixed	11.0%
Is a job outside the home likely?	Yes	27.7%
	No	47.4%
	Depends	25.0%
n= 870		

Homemakers whose family income is in the middle and upper middle (between $8,000 and $17,000) groups respond that they are likely to seek a job outside the home more often than do homemakers in either the lower or high income families.

Individual expectations have a lot to do with changes at the societal level. Employment plans of the female homemaker can have an influence upon the success of industrial and business growth in the state. Efforts to predict future changes in family roles and for the Oklahoma economy must take into account individual expectations as well as historical trends in family and employment behavior.

OKLAHOMA FAMILY PROFILES: EMPLOYMENT PATTERNS of OKLAHOMA WOMEN

KENNETH KISER*

Since the 1950's, one of the most significant demographic changes to occur in the United States has been the dramatic increase in women's labor force participation. Between 1950 and 1976, the number of women workers nearly doubled, while the number of men in the labor force increased only about one-fourth. By 1974, 45.7 percent of all women 16 years and over were participating in the labor force.

A second demographic trend which has been consistently related to female labor force participation is the fertility rate. As labor force participation increases, fertility rate decreases. In addition, it has been suggested that a third demographic phenomenon is linked to both fertility rates and female labor force participation rates, that is the divorce rate. On the aggregate national level since the mid-1960's, as female labor force participation has increased, the fertility rate has continued to fall (reaching in 1976 the lowest point in the history of the United States), and the divorce rate has continued to increase steadily.

A number of well documented studies has a modest level of success in exploring the relationship between fertility and Female Labor Force Participation (FLEP). As females work, specifically married females, they make a more deliberate attempt to control both the number and spacing of pregnancies. Further, the more dependent a family becomes on the income generated by a working wife, as well as the husband, the more economic trauma the family may experience if she has to drop out of the labor force because of pregnancy and childbirth. The overall effect of both these patterns is seen in the lowering of the average number of children a working female eventually has.

While the relationship between FLEP and the divorce rate is complex, a number of writers (including Glick, Nye and Berardo, and Scanzoni) suggest that the probability of divorce occurring within any marital unit may be increased if the wife is employed outside the home. A possible reason is related to fertility, i.e., since a working wife's fertility may be less than a non-employed wife's, there may be fewer children to act as a "deterrent" to marital breakup. More importantly, these same writers tentatively suggest that because a working wife has a greater degree (relatively speaking) of economic autonomy than a non-working counterpart, the lower the former's tolerance level for an unacceptable marital relationship and the more likely she perceives that she has some alternative to such a relationship.

While the relationship between all three of these phenomena is obviously much more complex than this brief discussion, there appears to be strong consensus that

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as labor force participation of females continues to increase, changes in both fertility and divorce rates will reflect their relationship to FLEP.

POSSIBLE IMPLICATIONS

If there is a relationship between the demographic factors of female labor force participation, the birth rate and the incidence of divorce, such a relationship suggests some interesting implications for the state of Oklahoma in family patterning, family size, and mental stability.

A number of economic, educational, and social indicators all suggest an increase in both the full and half-time participation of married Oklahoma women in the labor force. The increasing cost of energy alone tends to suggest that more and more Oklahoma families who have previously relied on the traditional pattern of economic dependency, only one bread winner, i.e., the husband, may be forced to rely on two bread winners.

If such a trend does become manifest, the most direct and immediate effect will be reflected in the lowering of the average number of births experienced by those Oklahoma women engaged in employment outside the home. In addition, such a change in the labor force participation rates of married females in Oklahoma *may* (and I specifically and purposely use the term *may*) engender a further increase in the Oklahoma divorce rate, a rate that is already among the highest of all 50 states.

OKLAHOMA FAMILY PROFILES: A STUDY of STRONG FAMILIES in OKLAHOMA

NICK STINNETT*

One of the most important needs of our society is to strengthen family life. Unfortunately, there was little guidance concerning how to achieve a successful, satisfying family life. One major reason for this lack of guidance was the scarcity of research on what actually makes families strong and successful. Most of the

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research, as well as most of the popular writing in the area of marriage and the family focused on problems. Too little was known about the psychological and social factors which contributed to family strengths. Research involving a comprehensive examination of various aspects of family strengths was limited.

In an initial phase of the Family Strengths Research Project last year a research population of strong families in Oklahoma was examined concerning their relationship patterns and social and psychological characteristics. The assistance of Oklahoma's Cooperative Extension Service was obtained in selecting the families and in the sample.

Extension Home Economists were sent letters requesting that they recommend two or more families in their county whom they felt were strong families. They were provided with guidelines for consideration in selecting these families. The general guidelines were:

1. The family members appeared to have a high degree of happiness in the husband-wife and parent-child relationship.
2. The family members appeared to fulfill each other's needs to a high degree.
3. The family was intact with both parents present in the home.
4. The family had at least one school child, 21 years or younger, living at home. An additional criterion was that the respondents rated their marital happiness and satisfaction in the parent-child relationship as being very high.

Letters explaining the research study and assuring anonymity were sent to approximately 180 families. Questionnaires were included for both husband and wife. They were requested to complete the questionnaires separately and not compare answers. A research population of 158 subjects, from 99 families was obtained from urban and rural areas.

Results indicated that five factors contributed to the strengths of these families:

1. They expressed a great deal of appreciation to each other.
2. They reported spending much time together and participating in many shared activities.
3. They had good communication (talked together often, listened well, and discussed problems).
4. They had a high religious orientation. (This factor included more than going to church and having religious beliefs; it referred to having a spiritual life style).
5. They had a high degree of commitment to each other and to their family unit.

ESTIMATING the SOCIAL COSTS of NATIONAL ECONOMIC POLICY: IMPLICATIONS for MENTAL and PHYSICAL HEALTH, and CRIMINAL AGGRESSION

HARVEY BRENNER*

The research presented here evaluated the long-term and aggregate relationship between the economy and various aspects of health—mental health, physical health, and aggressive behavior. This research had a very long history, beginning prior to the great depression, at the University of Chicago in the field of urban ecology. Early investigators were interested in the distribution of various types of pathological problems within cities, specifically within the city of Chicago.

What they found repeatedly was that in the city the great majority of the very serious types of social problems - health problems, problems of aggression, high infant mortality rates - tended to be concentrated in the same areas of the city. These locations were quite different from other areas which appeared to be relatively free of social problems. The areas in which these special problems were most heavily concentrated were closest to the center of the city.

From these observations and others in the field of urban economics and sociology, there evolved a theory of urban development known as the "concentric zone theory." The residential and industrial areas of cities were arranged in a kind of circular fashion; as one moved out from that central circle to places farther and farther from it, one tended to find wealthier residents. This situation was largely a result of the center city historically being the place in which heavy industry began. It was where the poor working population lived to avoid the considerable transportation costs they would have incurred had they lived in the suburbs. To this day, the suburbs have had a concentration of wealthier populations.

In recent years the American city, which was once comparatively affluent in distinction to rural areas, was now poverty stricken. Many of our famous cities were near financial collapse. In contrast, the suburbs which were not very far away in miles, were some of the most affluent areas on the face of the earth.

It was subsequently discovered in the early days of these kinds of studies, that the critical issue was one of wealth combined with education and influence: the ability to influence one's destiny; the ability to command the resources whereby one could obtain those things in the society that were valuable, including those things concerned with health, general welfare, and housing. With wealth and education, one obtained material goods, as well as the abstract, more noble, more highly valued aspects of the society.

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As time passed, social scientists became much more interested in the simple concept of socio-economic status than in the situation of cities. We have had some 40-odd years of research into social problems and the relationship between economic position or socio-economic position and life expectancy. We have researched mortality and morbidity from major illnesses, access to medical care, problems of aggression and criminal behavior, problems of family pathology, separated families, disturbed families, child abuse, problems in the area of alcohol and drug abuse; the garden variety of every major social problem. The results revealed an inverse relationship between socio-economic position and the prevelance of the above disorders.

One of the most famous of these socio-economic relationships was with the occurrence of mental disorder. It had been studied for at least 40 years with very consistent results. The prevalence of mental disorder was inversely related to socio-economic status; as one went down the socio-economic ladder there were more reported cases of mental disorder, regardless of the measurement technique used - surveys in the community, admissions to hospitals, and admissions to clinics.

The researcher was a graduate student at Yale when these findings suddenly became controversial after having been believed for many, many years. Substantial intellectual ferment focused on the question, "What is the sequence of causality between measures of socio-economic position and problems of social disorder, particularly mental disorder?" The obvous initial hypothesis was that life is more difficult and capricious in lower socio-economic circumstances, thus it was more stressful.

The question then arose as to the direction of the relationships. Was it that problems in socio-economic circumstances were bringing about more mental disorder or that problems of mental disorder were bringing about socio-economic status? In other words, it was suggested that people who became mentally disordered were persons of disordered personalities who would normally have a harder time managing their economic lives. Thus, they would not advance as rapidly as their age peers. Indeed, they might fall into socio-economic positions relative to their parents or to their place in the life cycle.

Indeed, the argument went further to say, these people who didn't do well by virtue of a disturbed or a sick personality in a physical sense tended to marry persons of similar background. If there really was some genetical organic basis for marriage to a person of similarly disturbed personality, wouldn't they have the tendency to produce disturbed offspring? If so, we might find a very heavy preponderance of these mental disorders among persons of lower socio-economic status. This position was of course absolutely the reverse of the initial position. This grand debate has not been resolved to this day.

Another point of view entered the discussion. An assumption had been that people tended to succeed or fail depending on their own talents, abilities, and skills. This being the case, it would follow that a disordered personality could result in a drop in income or educational position. But, suppose this situation was not true? What if many people, if not most people, were not succeeding or failing by what they did personally, but by what happened to be going on in their local environment, and in the economy at the time?

This hypothesis seemed a very obvious point of view; when the labor market was tight and jobs were less available in a given region, the region and its population suffered economically. This suffering became extremely obvious when compared to the health and economic status of people who lived in other countries. Regardless of their intelligence level, mental disorder, or health backgrounds, people were more or less affluent depending on the economic status of their country.

With this question in mind, the research moved toward asking a different question. What happened when the economy itself changed? What happened to aggregates of the population when large numbers of that population lost or gained employment - lost or gained income? If it was true that loss precipitated a variety of physical health problems, and mental health problems, and problems of aggression, and that downturns in the economy produced more types of illness - lowered life expectancy and increased aggression - simply because there was a downward movement, then some minority of the population was being hurt.

Studies beginning in the early 1960's concerned admissions to mental health hospitals from the 1920's to World War II. The findings there were almost a mirror image of changes in employment with first admissions to mental hospitals. The study was later expanded to include the period from 1900 roughly to the 1960's and still the same relationship was found. And finally, the study was expanded to continue from 1841 with the same results. The relationship was so monotonous and so predictable that one could almost foretell the level of mental hospitalization as a function of the state of economy. The question was raised, "Were more people indeed becoming mentally ill because families under stress were rejecting members whom they could not support either financially or emotionally?"

The next series of problems to be examined were suicides through use of absolute mortality data. Once again the relationship was found, suicide was virtually an economic indicator for the United States. Suicide was inversely related to the state of the economy.

These areas of research were followed by an excursion into general problems of illness and aggression. The first major area of study was cardiovascular-renal disease in the heart disease group. Similar relationships were found, but with these chronic diseases a lag was observed - a distributed lag. A second group of studies observed problems in the area of infant-fetal and maternal mortality, one of the most sensitive indicators of economic status. Many indications were voiced having to do ultimately with retardation, developmental and chronological problems found in early and later life.

These studies ultimately came to be supported not only by research resources such as National Institute of Mental Health, but by the Department of Labor, a more policy oriented unit of government. The Department of Labor asked for a contract to look into the relationship between a variety of social problems and radical changes in employment.

Again, the researchers looked at problems in family structure; patterns of divorce and separation, illegitimacy. Again, very similar phenomenons were found. We seemed to have a kind of package, a large deleterious phenomena which was quantitatively measureable and which would be studied graphically using relatively simple methods of correlation. Today the methods are so complicated

that they are difficult to explain very quickly even to a sophisticated audience.

These studies progressed until about two years ago when, after two sessions of testimony before the Joint Economic Committee, this researcher was asked to do a study under the Congressional Research Service Mandate. The purpose of this study was to make some estimate of the social costs related to economic policy and to attempt to understand the impact of changes in unemployment, in per capita income, and in the rate of inflation. These were some of the principle concerns of economic policy makers.

For this work, it was necessary for the first time to assemble equations for formulas that would make it possible to understand the full set of trends in the variety of pathological phenomena. In order to isolate the impact of unemployment, one had to control for the effects of changes in such things as per capital income, inflation, and other problems confronting society. Analysis required complex statistical operations; the effects of unemployment and the relationships between change in unemployment and these phenomena were made.

The Joint Economic Committee took some of the initial figures and attempted to formulate a policy statement. For example, in one study this researcher prepared for them, there was an attempt to estimate the percentage of change in total mortality that would occur in a five-year period following a one percent increase in the rate of unemployment. It was found that total mortality rose nearly two percent as did cardiovascular mortality and mortality for cirrhosis of the liver; suicide increased four percent and homicides six percent; rates of admission to hospitals grew by three and four-tenths percent; and rates to state prisons by four percent. The Joint Economic Committee used figures to develop a historical profile of the social consequences of a one and four-tenths percent increase in unemployment.

An actual one and four-tenths percent rise in unemployment occurred in 1970 and extended in a sustained way through 1975. The numbers extrapolated by the Joint Economic Committee were: for suicide, an increase of approximately seven percent or 1,540 persons; for homicide, eight percent or 1,740 persons; for cirrhosis of liver, two and seven-tenths percent or 870 persons; for cardiovascular-renal disease mortality, 26,440 persons; and for mortality as a whole two and seven-tenths percent increase or 51,570 persons. Remember, this was just with an increase of one and four-tenths percent in the unemployment rate for the United States over a five-year period.

As these research efforts continue, it may be found that it costs more to deal with the effects of unemployment than to attempt to prevent them in the first instance. The Joint Economic Committee estimated the dollar cost of a one and four-tenths percent increase in unemployment for one year as follows: for suicide, $63 million; for state mental hospital admissions, $82 million; state prison admissions, $210 million; homicide and related aggression, $434 million; cardiovascular-renal disease mortality, $1,372 million; and total mortality and related illness, $6.5 billion. The point is that changes in unemployment have been in the last few years much greater than one and four-tenths percent. Therefore, these data reflected only a tip of the iceberg estimate based on one and four-tenths percent. These were the hardest data available of actual death, of people going to prison, of people going to mental hospitals.

For every death there were countless numbers of persons at the same time

becoming ill, particularly of chronic diseases such as cardiovascular-renal disease which kills more people than any other disease in our Western society. For every person who was imprisoned, there was a much larger number found guilty of a crime or arrested or involved in a reported crime. Similarly with mental hospitalization, the researchers were looking at the smallest estimate of the true incident of disorder. This analysis provided the researchers with a very bare, very sketchy, but relatively reliable estimate of the consequences of these changes in the state of the economy.

The study for the Joint Economic Committee was a major advance over the kinds of pictorial estimates previously used. Though they were very dramatic and through expert graphic analysis explained a great deal, the researchers now have equations for which the factor to be explained (i.e., mortality, suicide, homicide or mental hospitalization patterns) can have several different predictive variables. One of them was per capita income, another was our unemployment rate for the United States, and the third was the rate of inflation. The most stable of these relationships was with unemployment. The other two were also important, but the relationships were less predictable. While per capita income and inflation may be important in certain of these phenomena but less important in others, the unemployment variable had a fairly stable relationship throughout.

What we have come to recognize since the Joint Economic Committee study was that another major variable was contributing to the problem. This was the concept of general instability-general economic instability. For example, if we look at a city in which the industries were fairly cyclical in character (automobile production, steel production or construction) as against a city which specialized in government services or other stable used commodities or services, the city with the more cyclic behavior, the more erratic up and down economic movements, was usually going to be the one with the more serious human damage on all counts. Beyond the question of loss, which was represented by such phenomena as loss of income or loss of employment and their implications in terms of relationships and identity, and beyond the question of damage due to inflation, there was simply the matter of instability itself.

There was a very large research literature on instability which examined the problem of simple human adaptation to irratic phenomena. We have now begun to realize that serious social problems affecting length of life, quality of life, fundamental notions of melancholy influencing self destruction, or suicide, physical violence by other people, homicide (even the homicide of children follows the same pattern), and very extreme child abuse were very closely intertwined with the economic behavior of our society. Even when there were very minor changes, very minor dislocations, which appeared statistically and numerically in terms of proportion of the population, there were some persons in our society who represented those tiny proportions. Those persons became at risk to the variety of problems that we have seen represented here.

There were implications for better management of the national economy, the regional economy, the planning of urban settings and therapeutic attempts in the area of family life, mental disorder, juvenile problems, and problems of the elderly. These were the problem areas that were most outstanding. Those of you who are involved in planning at the city, regional or national level, who work on the clinical

level with individual families or persons confronting problems of this kind, will find that you are often overwhelmed by phenomena which are not under control. Rather, they are influenced by sources of changes that are imbedded in the society itself.

Solutions to the problems on the individual level very often involved an understanding of where these problems originate. If, for instance, a person undergoing therapy gave as a reason distrubance in family relationships, the phenomena which culminated in the disturbance may have little to do with the behavior of this person. It may instead have to do with changes in the environment outside the individual's control and understanding. It is these phenomena which need to be understood by the clinician as well as the planner if improvement is to occur.

TOWARD a NATIONAL POLICY for CHILDREN and FAMILIES

ROBERT ALDRICH*

I have been asked to speak particularly to the subject of *what is needed to draw up a national policy for children and families*. What issues must be addressed, what roles can be played by service agencies, higher education, and the private sector. Mulling this over, it seemed most useful at a conference of this kind to talk to you about a few of the controversial issues that our committee, the National Academy of Science-Advisory Committee on Child Development, wrestled with; why they were controversial; and what it was that lead to their resolution. I will trust that you will have an opportunity to read the committee's report[1] in its entirety and thus forgive me for being highly selective from a much larger content. In my opinion, this committee effort was very productive and there is a model here, which with modifications to fit sfate or other organizational needs, can be adopted to the same general purpose in a non-national situation.

ORIGINS and ORGANIZATION

The work of the committee was supported by the Office of Child Development of the U.S. Department of Health, Education and Welfare. The committee was formed in 1971 to review needs and opportunities for child development to age 8,

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[1]Aldrich, Robert A., *Toward a National Policy for Children and Families*, National Academy of Science, Washington, D. C., 1976

propose goals and an outline for a national policy for child development, assess public policy implications of scientific knowledge about child development, and recommend program initiatives for the Office of Child Development and other federal agencies responsible for child development. I believe that the vision shown by the Director of the Office of Child Development at that time, Dr. Edward Zigler, was better than 20/20, showing a firm grasp of the need for a national strategy that would prosper that most valuable resource, our families and their children.

It was considered essential that the committee be composed of men and women with different backgrounds and capabilities all of which bore directly on our subject. The members and their areas of experience should be briefly mentioned as follows:

ADVISORY COMMITTEE on CHILD DEVELOPMENT

ROBERT A ALDRICH, (chairman), vice president for Health Affairs, University of Colorado Medical Center (presently, professor, Department of Preventive Medicine, University of Colorado Medical Center)

DAVID L. BAZELON, chief judge, U.S. Court of Appeals, District of Columbia

ORVILLE G. BRIM, JR., president, Russell Sage Foundation, New York (presently, president, Foundation for Child Development, New York)

URIE BRONFENBRENNER, professor, Department of Psychology, Cornell University (presently, professor, Department of Human Development and Family Studies, Cornell University)

HARRY H. GORDON, Albert Einstein College of Medicine (presently—director, Rose F. Kennedy Center, Albert Einstein College of Medicine)

DOROTHY HEIGHT, president, National Council of Negro Women, New York

NICHOLAS HOBBS, provost, Vanderbilt University (presently—director, Center for the Study of Families and Children, Vanderbilt University)

ALFRED J. KAHN, professor, Columbia University School of Social Work

MARY DUBLIN KEYSERLING, consulting economist, Washington, D.C.

JULIUS B. RICHMOND, director, Judge Baker Guidance Center, Boston

JAIME RIVERA DUENO, assistant secretary for Coordination of Services, Health Department, San Jaun, Puerto Rico (presently, director of the Health Department)

HAROLD W. WATTS, professor of economics, Institute for Research on Poverty, University of Wisconsin

DOCIA C. ZAVITKOVSKY, director of Children's Centers, Santa Monica Unified School District

Through the first two years, the committee was chaired by Harold W. Stevenson, and the executive director of the Assembly of Behavioral and Social Sciences was Henry David. I replaced Stevenson when he resigned and David Goslin replaced David at about the same time. So the committee and its staff underwent important changes in personnel while at the same time it was wrestling with several difficult policy issues. All of which brings me to suggest that when you bring

together diverse personalities and professions around complicated policy issues, one must expect and be prepared for these kinds of changes. I would further recommend that the auspices under which a committee of this kind functions be outside of government, but with close functional relationships based upon credibility and a track record of high quality achievements that are in the public interest.

THE TASK

We were charged with four tasks: 1) to review the combination of unmet needs of, and the unrealized opportunities for child development up to age 8 years; 2) to develop the goals and essential features of an integrated national policy for child development; 3) to assess the implications of scientific knowledge for public policy; and 4) to make recommendations for new program initiatives both within the Office of Child Development and in other federal agencies having responsibility for the development of children.

David A. Goslin, executive director of the Assembly of Behavioral and Social Sciences, said in a preface to the report that the committee readily agreed on the state of scientific knowledge concerning the processes of child development. Assessing implications of that knowledge for public policy was more difficult. "It was a task," Goslin said, "that divided the committee on essentially non-scientific issues and social philosophy and, finally, to reach conclusions that, in the last analysis, are not always fully supportable by scientific evidence."

A starting point for the committee's assessment of the state of U.S. families and children was to examine the effects of differences in family income. U.S. census data showed that the poorest 20 percent of families received only about five percent of all income going to families. About 5,000,000 of the 19,500,000 children in the United States under age 6 lived in families receiving less than half the median family income, according to the U.S. Bureau of Labor Statistics. (In 1974, the median income for a U.S. two-parent family of four was $14,327. For that family, the government-defined poverty level was about $5,000.) On these grounds the committee estimated that nearly 30 percent of the preschool children in this country lived in families whose low income "severely cripples" their ability to rear children.

Examining various studies of poverty in the United States and piecing together scattered data on family behavior, the committee found growing evidence that many of the differences between the poor and the non-poor, such as greater "family disruption" among the poor, "would disappear if the poor had more money and other material resources." "What has not been completely established is the effect of increasing family resources on the welfare of children," the committee said. "From available research, however, it is reasonable to infer that the school performance, health, and cognitive development of poor children would probably be significantly improved by more favorable economic circumstances and a generally higher standard of living, which children share with their parents." Consequently:

A national policy for children and families should begin with a program to ensure that families have the minimum income necessary to provide adequate food, shelter,

and care for their children," the committee said. "A reasonable and feasible goal for such a program is that no child should be deprived of access to a family living standard lower than half of the median family income level (after tax) for a substantial period of his or her childhood and this income should not fall below the government-defined poverty level even for shorter periods. This goal can be met by: increasing levels of activity in the economy to reduce unemployment and draw more family members into the labor force, public employment and training programs for the low-skilled and hard-to-employ, and direct redistribution of income. To the extent that the goal is to be met through direct redistribution of income, substantial differences in income should be maintained to provide incentive and to ensure a fair sharing of the rewards of individual efforts for those in each stratum of income . . . .

INCOME SUPPORT

". . . The emphasis . . . on income support must not be taken for an argument that it would in itself be enough to achieve what we regard as reasonable goals for our nation's children," the committee said. *"It is rather that nothing else will work very well without it.* If the family . . . is not enabled to use all its considerable strength, the task of raising children is too big and too difficult for any forces outside the family to cope with."

The committee did not propose a specific program for achieving a redistribution of income, although it favored some form of tax credit or negative-income-tax plan. The amount of income support the committee proposed for poor families would enable specialized agencies to concentrate on children and families with special problems, such as child abuse, mental retardation, and delinquency, largely without regard to income, the committee said.

Income supports alone were insufficient to solve the problems of families and children, the committee said. Other needs were derived from changes in society that have been occurring over at least the past 25 years.

This position was held unanimously after many months of discussion and sometimes heated argument that threatened to split minds and attitudes that came with the undeniable need to change the national approach to low income families and return to these families the power of decision and choice in managing their own affairs. The contemporary methods of multiple agency proscriptions controlling so much of their lives and emasculating decision making and priority setting in the family should end.

A part of this set of new arguments underlined the probability that children raised in the family that was in fact powerless to manage its own affairs would very likely lose the opportunity to learn how to behave responsibly in such matters when *they* became parents. I believe that the cost arguments of our major recommendation (guaranteed income) faded in the light of these two strong points.

TRENDS

The committee noted, for example, that the incidence of one-parent families was nearly twice as common in 1975 as in 1950; one child in six now lives in such a family. The committee also noted trends - including an increase in the number of

mothers holding full-time jobs outside the home, a general decrease in the number of adults in the home, and a relative increase in the divorce rate among couples *with children*, compared with childless couples - that resulted in increasing numbers of children who live and grow up segregated from persons either older or younger than themselves.

With regard to child care, the committee recommended that free or affordable alternative services be made available to families who either need or prefer them. The recommended alternatives included in-home care, family day care, day-care centers, and pre-kindergarten, kindergarten, and nursery schools. Each of these programs should meet minimum standards, the committee said, for nutritional adequacy, cleanliness, safety, a high ratio of adults to children, and continuity of care.

However, reasoning from both "scientific and value considerations," the committee said a guiding principle for child care was that: "No child under the age of 6 should be deprived of the immediate care of one (or the only) willing parent simply because that parent has no choice except to work outside the home to enable the family an existence at a decent standard of living."

Recommendations for the health and health care of children followed from two basic conclusions, the committee said. First, "good health in infants and children is crucial to their chances for healthy and productive lives." Second, "the most important improvements in the health of children are expected to come from improvements in the living circumstances of families and their children."

The committee noted that 15 developed nations had fewer infant deaths per 1,000 live births in 1975 than did the United States. Differences in infant mortality rates within this country "reflect social factors, such as poverty, ignorance, poor sanitation, and malnutrition of the mother, as well as inadequate medical care," the committee said.

Inadequacies of medical care for children included shortages of doctors - mainly in rural and poor urban areas - and a decline in immunization for such diseases as diphtheria, measles, and poliomyelitis, the committee said, urging that any plan for national health insurance emphasize a program for child and family health, including health maintenance and disease preventive services. The nation also should undertake continuous epidemiologic and demographic monitoring of children's health and assign a high priority to study of children's health problems resulting from "social causes," including accidents, child abuse and neglect, and poisoning, the committee said.

Addressing what the committee considered the inadequacy of existing federal programs for children and failure at all levels of government to consider the specific needs of children and families in the delivery of social services, the committee made two recommendations. States and cities should be encouraged through financial and technical aid to experiment with various new ways of providing services for families and children. And the Office of Child Development should test the feasibility of "neighborhood family resource centers." The centers would integrate existing programs for families and provide new services if they are needed, the committee said.

The committee's view of living conditions for many U.S. families was unflattering; its call to action clearly stated that:

"The difficulties faced by many families result largely from social and economic forces beyond their immediate control. It is therefore not enough to exhort parents to do a better job of caring for their children. Courses in parent education, while helpful, will not resolve the dilemma faced by a single parent who must work full time and who cannot make adequate substitute child care arrangements without sacrificing a reasonable standard of living . . . Even increased income and opportunities for the employment of women, minorities, and the poor will go only part way toward resolving problems faced by many families in America." . . . "Without outside support, therefore, it seems likely that the problems faced by families and children will increase in severity and that the rates of child abuse, crime, drug dependency, failure in school, and other indicators of our inattention to the problems of children and families will also grow."

NEW CONSTELLATIONS of TALENT

In a much broader sense, the well-being of our people, their quality of life, their capability for preventing disorder or poor health, demanded a larger concept of our culture and our society. The committee expressed this notion in many parts of its report, and of course, discussed at length, the relationships between communities and the people who live there. From a purely personal standpoint, I believe we must think through again our values for self and for community. We can no longer set aside consideration of ourselves as ancestors. *Are we being good ancestors?* Whether one examines this question in the context of family, child development, energy or some other fundamental issue, we all must learn much more about ourselves, our life span events and our interrelationships within communities. The social sciences offer help along these directions as do the environmental designers and architects. Perhaps we can make a different kind of "progress" based upon human values and human scale of things if we heed the warnings all around us that time is running out rapidly, time that we need so badly for reflection and then decision on how best to shape our future. For all, MAN is both the research director and guinea pig on this planet.

ACKNOWLEDGMENT

Parts of this essay are from the excellent summary of the report, by H. Dale Langford, published in *News Report*, a monthly publication of the National Academy of Engineering, Institute of Medicine, and National Research Council, Washington, D. C., March 1977.

FAMILY DECISION MAKING PROCESS and the ENERGY CRISIS

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The energy shortage again attracted the attention of United States families during the winter of 1977 as families felt the impact of lowered thermostats, factory layoffs, increased utility prices and/or changed school schedules. These events have become normal occurrences and signal the termination of cheap and abundant energy from fossil fuels. During the crisis, consumers believe that energy shortages will face them again and again; they are aware that they use too much energy. After the crisis period, their belief wanes. Is there a scarcity of energy resources? Should we be concerned with waste and high levels of material consumption?

The family is a critical decision-making group in bringing about solutions to the energy crisis (Paolucci and Hogan, 1973). Energy consumption data reveal that about two-thirds of U.S. energy is ultimately used by consumers, (Hannon, 1975). Decisions about what and how much family members consume and how they choose to substitute their human energy for mechanical energy are strategic choices. Significant movement towards decreased energy use will necessitate a shift in consumption decisions.

FAMILY as an ECOSYSTEM

The family can be thought of as an energy-driven ecosystem. (See Figure 1) From an ecosystem perspective, family members are linked to the natural environment through energy flows. The family is dependent on flows of energy to manufacture the goods and to perform services, and they are dependent on flows of energy from utility companies and automobile service stations to fuel their mechanical household.

Some resources are finite or limited; some are non-renewable; some are non-biodegradable. For example, it takes nature a million years to make a gallon of gasoline that sells for 60¢ a gallon and is used up in 12-14 miles of congested traffic. Relatively speaking, gasoline is finite and non-renewable.

In an ecosystem, resources that originate with the natural environment are returned to the environment. Are we returning the output from our high consuming families to the natural environment at a rate and in a form that can be readily assimilated? Water pollution, air pollution, and solid waste disposal problems are reminders that consumption patterns are testing the earth's capacity to assimilate waste.

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The family is a mediating link tying its members to a social environment. Members interact with organizations such as the school, church, retail market, energy agency, and extension services to form public policy about how the natural environment will be used. They exchange ideas, attitudes, skills, and competencies with others. Society is dependent upon the family to transmit cultural values and goals, and to teach patterns of social behavior. Schools, churches and agencies such as the extension service can assist families in adjusting their consumption behavior to better reflect ecosystem principles. For example, our time-honored values of individualism, independence, competition, materialism, and control of nature need to be assessed in relation to ecosystem principles.

In sum, the family as any ecosystem can be used to understand the mutual impact of family behavior on the social and natural environment and the constraints of the environment upon family decision-making, ("Proceedings of Conference," 1977).

FIGURE 1. Family as an Ecosystem

CASE STUDIES

The idea that the family is an energy driven system can be illustrated with case studies. The first family has an income of $30,000 and is composed of a husband — age 61, college graduate, retired engineer, and a wife — age 56, college graduate, and housewife. They live in a 10-room single family brick house with central furnace heating which includes three baths and three bedrooms. Their three children live in their own households; they are planning to move to Arizona into a smaller home. They have the following electric appliances: two self-defrosting refrigerators, two ranges, three televisions — one is black and white, six clocks, three coffee pots, five radios, six power tools, a vacuum cleaner, three room air-conditioners, a garage door opener, waste disposal, etc. They use natural gas for space heating, clothes dryer, water heater, and dehumidifier. They use gasoline for their lawn mower and two cars. They believe in the energy shortage, read, talk, conserve, and take political action. They plan to buy a car that is more gas efficient and have adjusted their thermostat.

The second family is headed by a couple in their forties, high school graduates and both employed as skilled workers in assembly line jobs. The family income is about $17,000. They have three teenage children — including one child from the wife's first marriage. The husband's mother lives with them in the summer and in Florida in the winter. They live in a three-bedroom older wooden house which needs insulation. They have a central furnace and have closed off the upstairs bedrooms during the daytime and turned the thermostat down when no one is home and at night. Insulation or retrofitting is not being planned. They wear sweaters and heavier clothing. The following electrical equipment is used: self-defrosting refrigerator, freezer, clothes dryer, two televisions — one is black and white, three clocks, toaster, frypan, can opener, coffee pot, power tools, etc. They have a car, recreational vehicle, snow mobile, motor bike and motor boat.

The third family is composed of a couple in their late thirties and five children — age 11, 10, 8, 7, and 6. The husband is employed as a machine operator in a factory and earns about $15,000 annually. The wife was 14 years old when they were married and finished the seventh grade; the husband is two years older and completed his junior year of high school. They rent a 40-year old house with five rooms and a bath heated with fuel oil. Their fuel oil bills are much higher than their friends that heat with natural gas ($450 compared to $160). They have electric appliances - - - manual defrosting refrigerator, range, clothes dryer, water heater, black and white television, one clock, toaster, frypan, can opener, vacuum cleaner, razor, coffee pot, two radios, three power tools, hair dryer, etc. They have one car and seven bicycles. They live on a street with heavy traffic and object to the noise and air pollution. They have turned down the thermostat, but cannot get their landlord to insulate or put storm windows on the house. The landlord lives in Florida during the winter.

The fourth family is headed by a 30-year old female with a 3-year old son. Their income is about $3,000, and is from Aid to Families with Dependent Children, and her part-time job is as a cashier in a self-service gas station. She rents an apartment for $144 per month, and has been notified that due to rising energy costs her rent will be increased $6 per month. She believes that the energy crisis is just an excuse

to raise the rent, and has not adjusted the thermostat to conserve. She has no car and rides the bus or her bicycle. Her parents and sister are strong support systems and assist her with child care and transportation. There are few electrical appliances - - - a small black and white television, radio, range, refrigerator, etc. She takes her laundry to the coin-operated machines in the apartment building.

DIRECT ENERGY CONSUMPTION

In direct use, most families consume energy for a central heating system, water heater, range, refrigerator, washing machine, lighting, and automobiles. National statistics reveal that a third of U.S. energy is consumed by the household sector for residential and automobile use. Most of the energy is used for heat/air-conditioning and automobiles as the following table indicates, ("Energy Crisis," 1974).

TABLE I

Direct Energy Use

Household Energy Use	Percent
Automobile	42%
Heating and air-conditioning	40
Hot water	6
Cooking	4
Refrigeration	4
Lighting	4
Miscellaneous	4
	100%

A national study sponsored by the Ford Foundation, of direct energy use reveals: as family income increases, the increase in comsumption of natural gas is gradual, the increase in electricty is intermediate and the increase in gasoline is sharp, (Newman and Day-Wachtel, 1974). The upper income families use about one and one-half as much natural gas as families in the lowest income quartile, over two and a quarter as much electricity, and over five times as much gasoline.

While low income families live in smaller homes than upper income families and are more likely to live in apartments and attached dwellings rather than single structures, their energy bills for heating are not proportionately less. Their relatively large heating bill is related to the condition of their homes, particularly the absence of insulation and storm windows. The Ford Foundation study reports that almost 75 percent of all U.S. single family homes have some insulation. However, about 40 percent of the poor compared to 95 percent of the upper income have insulation. The low income families are also less likely to have storm windows and storm doors.

The higher the income the greater the need to modify use of the automobile to reduce consumption of gasoline. The size and number of automobiles that a family

owns and the use of them for pleasure, employment, and shopping explain why families in the upper income use five times as much gasoline as families in the lowest.

The American love affair with automobiles and the preference for high performance gas-guzzlers have been the concern of conservationists for years. We have more cars, more traffic congestion, more gas-consuming accessories such as power steering, power brakes, and air-conditioning, and more air pollution than some consumers think is desirable. We have drive-in banks, drive-in liquor stores, drive-in dry cleaners, and drive-in churches. High school parking lots also reflect the evolution of automobile use. The following table documents the increased number of cars, the increase of factory installed air-conditioning from seven percent to 69 percent in 12 years, the increased mileage per car, and the decreased gas efficiency due to the added weight of accessories and mandated pollution emission controls.

TABLE II

Automobiles

Year	Reg* (X 10)	FIAC** (%)	Ave. Mi. per car	Fuel Mi/gal.
1960	61.7	7%	9,446	14.28
1965	75.2	23%	9,286	14.15
1970	89.2	61%	9,783	13.58
1972	96.9	69%	10,184	13.49

* Number of automobiles registered
** FIAC, factory installed air-conditioning

(Landsberg, Resources for the Future 1973 Annual Report)

Automobiles, which account for nearly 40 percent of the oil consumed in this country, have become the focus of debate between Detroit and Washington, D.C. The Federal government has required improved energy efficiency for auto manufacturers. However, consumers are about evenly divided in their choices of fuel efficiency in the new cars they bought during 1976. FEA figures show that a majority of car buyers chose intermediate and full-size cars, despite the fact that smaller cars are generally more fuel efficient, (*Energy Reporter*, 1977).

The growth of electricity consumption is a well-documented phenomenon. In 1970, the average U.S. home used 7,000 KWH, four times more electricity than in 1950, (Tansil and Moyers, 1974). And, this growth in electricty used came during a time when the average number of people per household increased. The average annual electricity consumption for appliances reflects the shifts to energy intensive options. For example, families have selected larger capacity and quick-recovery water heaters, large capacity and frost-free refrigerators, and color televisions.

A recent survey finds that almost everyone is for energy conservation — 90 percent, (*Energy Reporter*, 1977). According to the Federal Energy Administration (FEA), there is a significant variance between what people say and actually do to save energy. For example, about half of the families turn their thermostats down to

68 degrees during the day, but only 15 percent turn them down to 60 degrees at night. And, 76 percent of the people polled say they are willing to carpool, but 69 percent report driving alone in their cars to work. Families have been made aware of the linkage between their way of life and energy shortages but apparently do not yet have a compelling reason to save energy. Response to the new energy reality cannot be postponed indefinitely.

Energy prices for gasoline, heating oil, natural gas, and electricity for the home have risen more than twice as fast as the overall cost of living, (*Energy Reporter*, 1977). A new energy price indicator, developed by FEA, shows a 60 percent of cost-of-living increase over the same period. This past winter, 1976-77, families have paid an average monthly bill for heating their home with natural gas of $160, as compared to $100 a year ago. Similar figures for those using heating oil are $410 this past winter, compared to $300 the previous winter; electricity for heating is $560 this past winter and $390 the year before. Energy prices will continue to spiral upward because we are dependent upon a non-renewable and exhaustible fuel supply to meet our life style patterns. As we lower demand for fuel by changing our life style and develop alternative sources of energy, prices will begin to stabilize.

INDIRECT ENERGY CONSUMPTION

Our high consumption society is dependent on large amounts of energy for production of goods and for delivery of services. For example, energy is required for manufacturing material goods such as microwave ovens, trash compactors, electric burger cookers, electric crepe sets, and stereo equipment. While most small appliances do not require large amounts of energy to operate, they require energy for manufacturing. Easy care fabrics, convenience foods and throw-away goods such as paper towels, styrofoam cups and disposable diapers have diminished the amount of human energy (household labor) required and in exchange we have increased the amount of fossil fuel based energy used for producing the "timesavers."

Indirect energy, that is the energy used for producing the goods and services that we buy, accounts for over half of the energy that the average family consumes. About two-thirds of upper income families' energy is consumed indirectly in comparison to about one-third of the energy used indirectly by lower income families, (Hannon, 1975). The higher the income, the more goods and services the family purchases; the higher the income, the greater the potential for reducing indirect energy consumption.

About 16 percent of U.S. energy is used to grow, process and prepare food, (Pierotti and Fritsch, 1976). A typical meal includes meat from a Midwest packer, fruits and vegetables from California, Arizona or Florida, coffee from Brazil, and an "instant" packaged dessert assembled in any of the 50 states' food factories. The food is purchased in a supermarket with large aisles of freezer and refrigerator storage. And, it has probably been transported great distances in trucks, many of which are refrigerated.

While the caloric value of food consumed has changed little over time, the energy used to produce, process, transport, display, and prepare food has in-

creased dramatically. The totals displayed in Figure 2 indicate the total amount of energy used from field to table over the past 30 years and the daily caloric intake per person (food energy consumed) over the same period of time. Every year, we have increased the amount of energy used to produce food. Perhaps families will want to adjust their diet to eat fewer calories and require less fossil fuel for food consumption. Food production starts with energy provided by the sun — solar energy and humans determine the energy intensive processes through their decisions.

Energy used to produce food (farm, processing, transporting, commercial and home, compared to calories of food, 1940-1970, (Steinhart and Steinhart, 1974).

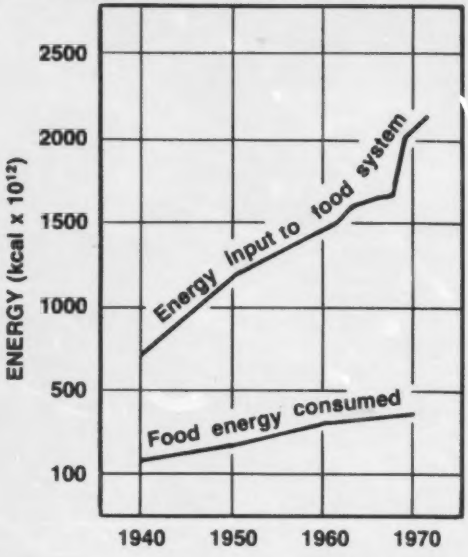

FIGURE 2.

The choices that families make in food from the supermarket carry a price tag that reflects the energy costs of the food system. One strategy for conserving energy is to choose less highly processed foods. The Steinharts report that the food processing industry is the fourth largest energy consumer of the major industries. Another strategy for conserving energy is to decrease meat consumption and substitute less energy intensive sources of protein such as poultry and legumes.

Packaging is also energy intensive. The returnable bottle bills have been debated in state legislatures for the past several years and have raised the level of consciousness about throw-away resources. The objective of mandatory deposit laws is to encourage consumers to return the cans and bottles for recycling and refilling. Studies show that throw-away pop bottles and beer cans require about four times as much energy as returnable glass bottles, (Hanson, 1972). Vermont and Oregon report a decrease in container litter (83 percent and 76 percent respectively), bottle refillings of about 20 times per bottle, and a net increase of between 100 to 150 jobs.

The function of packaging has changed over the years. While basicially, packaging is designed to protect and preserve its contents, increasingly packaging has been used as a substitute for labor. In self-service supermarkets and department stores, the package is designed to attract consumers and to provide information as a substitute for sales people (labor). The packaging industry accounts for 50 percent of all paper production and 87 percent of all glass protection; about 90 percent of which is discarded within a year of purchase, (Claussen, 1973).

The clothes we wear are also energy intensive. About two-thirds of the fibers are synthetic and thereby require petroleum as a raw ingredient and energy for production; cotton and wool are also energy intensive fabrics, partly due to the preference of consumers for finishes such as permanent press.

FAMILY DECISIONS and MANAGEMENT

Family management of indirect and direct energy is inextricably linked. For example, the choice of light colored clothing and standards of cleanliness is related to the amount of water required to maintain family clothing. The frequency of showers, baths, loads of laundry, and other personal grooming activities is linked to large water heaters with instant heat recovery features. Without this supply of instant heated water, we would choose darker clothes and wear them longer before depositing them in the washing machine and would probably take fewer showers and baths.

Recent analysis of garbage from trash cans in Tucson, Arizona, has revealed that families waste enough edible food in one week to provide a week's worth of meat, poultry or fish for over 2,000 two-person households, (Harrison, Rathje, Hughes, 1975). In one year, Tucson families, a population of about 450,000 discards over $570,000 worth of beef, $1,326,000 worth of vegetables, $750,000 worth of pastries. In total, over 9,500 tons of edible food — such as uncooked steak, half a head of cabbage, part of a loaf of bread — end up in a sanitary landfill every year. What attitudes contribute to this largely middle class behavior of families? What patterns of food preferences and food preparation are linked to individualism, status and independence? Perhaps we should establish programs to ride the garbage truck when refuse increases rather than buying an additional garbage container.

The family can play a critical role in reducing the demand for energy by assessing their decisions. There are a number of opportunities to improve energy efficiency in our homes such as insulation of walls, ceilings and floors, storm windows, caulking and sealing to reduce air leakage, and adjusting insulated draperies. We can turn down the thermostat on the water heater and monitor the amount of heated water we consume. We can support and/or use mass transit and car pooling and subtract the mileage of the family car(s). We can organize, join and participate in community organizations to educate consumers and provide alternative energy conserving systems. For example, we can promote bicycle paths and special privileges for car pools.

Families can evaluate their consumption needs based on energy conservation when they make choices in housing, car, vacations, gifts, goods, and clothing.

These are listed in Table III. The choice of appliances needs to be made on life-cycle costs, not just the store price tag. An energy-efficient refrigerator may cost more initially, but over the life of the appliance the utility bills should off-set the difference in price.

Are the healthiest, happiest and most productive persons likely to be living in families that consume the most energy? There are reasons to believe that the more energy we use, the more problems we create for the next generation. In the United States, we use double the energy that we did 30 years ago and double the energy that is consumed in most European countries. Are we twice as happy?

TABLE III

Family Decisions to Conserve Energy

Direct Energy
Temperature of household space
Retrofitting: insulating, caulking, storm windows
Automobile use
Cleanliness: baths, showers, laundry
Temperature of water heated automatically
Cooking style
Refrigerator: open door policy, size, options

Indirect Energy
Housing: single, multiple attached dwellings, square feet, bathrooms
Automobiles: number, size, options, and energy efficiency
Vacations and recreational equipment
Gifts and family rituals
Appliances: number, purpose, energy efficiency or life cycle costs
Clothing: type of fabric, amount and style
Food: amount, processes and packaging used

The United States comprises six percent of the world's population and uses 30 percent of the energy. We use more energy in two cans of pop per day than the average Ethiopian has for his or her total needs. We use as much energy in the meat we eat as the average Kenyan has for his or her total needs. We are part of a global ecosystem and are dependent upon large amounts of foreign oil and other natural resources. Will we say to the rest of the world, "We're sorry, we know our ways are wasteful, but we are hooked." The following table reflects the differences in energy consumed by people in selected countries.

TABLE IV

Energy Units Per Capita Expended Annually in Selected Countries

	1973	1974
Canada	7870	8314
China	473	550
Cuba	949	997
Ethiopia	34	28
Israel	2245	2468
Japan	2755	3295
Kenya	145	150
Mexico	1072	1075
Norway	4400	4171
Sweden	5140	4915
U.S.A.	9500	9728
U.S.S.R.	3825	4448

(Fritsch and Castleman, 1974, Center for Science in the Public Interest)

In sum, we have the responsibility of making decisions which will reduce our consumption of energy, and we have the opportunity of redefining quality of life. A better quality of life will necessitate a change in our energy consumption in the household and a shift in value priorities. Ecosystem management supports greater sharing among family members and caring for the earth. We live in an interdependent world.

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CONCURRENT SESSIONS: PART TWO

SUMMARY
NOTES
FROM
PANEL
DISCUSSIONS

REACHING
the HARD to REACH

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Langston University, Langston, Oklahoma

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Educators and other professionals sometimes have difficulty in communicating with and providing support systems to all families. Those families which participate less often include families whose members have lower educational levels, less income, are culturally different, and are geographically isolated. Programs designed to serve families in one or more of the above categories include: health care programs for Indian families which utilize community health representatives; non-formal education programs for rural families staffed by paraprofessionals; nutrition education programs for low income families run by paraprofessionals trained by state Cooperative Extension Service home economists; and non-formal education programs for third world women.

Successful programs in developing countries are often controlled locally, built on indigenous patterns, supply information at "teachable moments," provide immediate and tangible rewards, fit the learning style of participants and tend to be more cost-effective than formal education.

MEETING the NEEDS of ADULTS in the MIDDLE YEARS

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Concerns often expressed by couples in middle-age are health and physical fitness, financial security and quality of life. Specific problems of health tend to arise or become critical during the middle years. Acceptance of these physical changes in addition to other more normal signs of aging and decreasing vigor is important. Changes are usually gradual, thus allowing for slow individual adjustment.

The middle years, sometimes referred to as "Middlescence," are comparable to adolescence in that there are physical changes that may or may not be desirable to the individual. An identity crisis may emerge as both men and women must acknowledge their middle-aged status with its possibilities and limitations. Some pass through this stage with great ease and satisfaction while others have multiple problems. The marital relationship can either enhance or detract from the quality of

life during this period. Couples can enrich their marriages through improved communication and shared interests and activities.

Financial demands and the availability of funds are also determining factors in the choice of activities that add meaning to life. The middle-aged couple is truly "in the middle," often with emotional and financial responsibilities for their aging parents as well as for their young adult children.

Social security is an insurance program meant to supplement retirement income; it alone is not sufficient for retirement living. There are benefits as well as limitations to the social security program. Middle-aged couples need to be aware of those limitations and plan accordingly.

Estate planning is especially important during middlescence, if not before. It should include the making of wills to provide for the distribution of personal property and the keeping of accurate, current, readily available family records.

As a process, aging reflects change over time. Personal reactions to aging depend on previous lifelong personality patterns and experiences. With proper planning, middle-age can be a time of good health — physically, mentally, and financially.

MEETING the CHILD CARE NEEDS of FAMILIES

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Resource Panel: LEANNE BURNETT
homemaker and volunteer
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ELLA MAE DICKENS, director
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JOHN MILLS, principal
Stillwater Middle School
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ELIZABETH STARKWEATHER, professor
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OSU, Stillwater, Oklahoma

In 1974, there were 55,053,000 families in the United States; of these 25,983,000 were husband-wife families. The number of children living with both parents decreased from 90 percent in 1970 to 80 percent in 1975.

There were four and two-tenths million one-parent families. One child in every seven lived in a single-parent home. Nine million children under age 18 were being reared by one parent only (more than eight million were reared by mothers while 800,000 were raised by fathers.) Among all families with incomes below the poverty level in 1974, 46 percent were headed by women; about 65 percent of such minority families were headed by women.

One-parent families faced a double sanction: one adult had most, if not all, the responsibility for family maintenance and well-being in addition to coping with the economic reality of a lower income. Two-parent families with both adults employed earned $17,200 annually; those with the mother not employed earned $14,300. One-parent families with the mother employed earned $7,100; those with mothers not employed earned $3,900.

These families tried to provide for basic needs of their members including nutrition, housing, economic stability, education, health care, recreation, and child care. These needs were complex and interrelated. All families in general, but in particular families with two earners and one-parent families, found child care services important in the management of their total family life.

Working parents viewed day care as only a part of, rather than the total solution to their child care needs. To the extent that a day care center limited its function to the care of pre-school children during the "normal" or presumed hours of work, it became a smaller and smaller piece of the family's child care system. To the extent that a day care center limited its concerns and services to preschool children and not to the other members of the family, it became a still smaller part of the outside resources of the family and less relevant to the family's effort to meet its many other needs.

PROMOTING POSITIVE PARENTING

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LINDA CHORNEY
Child Development specialist
Southeast and Southwest Guidance Centers
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JAMES CREMIN, JR.
Effectiveness Training Associates
Tulsa, Oklahoma

MARY JO DRUMMOND
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C. E. Donart High School
Stillwater, Oklahoma

In Oklahoma, there are several programs designed to assist parents or potential parents to be more effective in their parent-child relationships. One program, Parent Effectiveness Training, that began in California under the direction of Tom Gordon has been taught in Stillwater by staff of Payne County Youth Services. This training program emphasizes the practical skills parents can use to relate to their children.

Both parents and children have needs; a great deal of what is commonly interpreted as childish misbehavior may actually be the expression of a desire to have needs met. In this course parents learn to listen to their children and act upon this knowledge in order to reach an equitable solution which meets as many needs as possible.

At C. E. Donart High School, students taking classes under the contemporary family living program spend time developing an understanding of themselves as human beings through exercises in value clarification and discussions about maturity and attitude formation. These classes are viewed as a means of enhancing present and future family relationships.

Another program designed to avert serious crises before their occurrence is the six-week workshop for parental effectiveness training taught at the Oklahoma State University Psychological Counseling Services Center. The workshop, which attracts local parents, uses an eclectic approach borrowing methods from a number of different sources. Included in the course are techniques in behavior modification, Parent Effectiveness Training, and Transactional Analysis.

Regardless of whether the program be for Head Start parents of infants less than 15 months old or for parental effectiveness training, a concensus emerges that many problems effecting children can be avoided by training parents in child rearing techniques rather than by counseling the children and/or their families after the fact.

NUTRITION ISSUES FACING the FAMILY in the 1970's

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"Quality of life" is directly and indirectly affected by appropriate food choices. Poor nutrition contributes significantly to our nations total bill ($119 billion) annually for health care. For example, there is a relationship between what we eat, or do not eat, and cardiovascular disease, obesity, digestive diseases, dental problems, alcoholism, inadequate growth, and poor development. Poor food habits especially affect vulnerable segments of the population such as adolescents, pregnant women, and older citizens.

Three studies are being conducted in the Department of Foods, Nutrition and Institutional Administration at Oklahoma State University. The first study, the *Effects of Age and Lactose in Oklahoma Native Americans as Determined by Breath H_2 Analysis*, is directed by Donna Bose. The sample consists of 30 healthy females and 30 healthy males between the ages of 3 and 64 years, who are at least seven-eighths Native American. Of the 60 subjects, 36 (60 percent) are classified as lactose malabsorbers. Only three of 20 children (15 percent), who are under the age of 12, are non-digesters of lactose. Approximately 82 percent of subjects who are 13 years and older are lactose malabsorbers. Adolescence appears to be the period in which malabsorption of lactose becomes evident in Native North Americans.

Native American Indians seem to have a high incidence of diabetes which is of concern to families and health-related professionals. A second study compares the composition of food intake of diabetic Oklahoma Plains Indians with those not diabetic.

The objectives of this study conducted by Marilyn Martin are to identify the percentages of calories obtained from carbohydrates, protein, saturated and unsaturated fats in a 24 hour dietary recall and to determine the relationship of the percentages of calories to the degree of obesity and the triglyceride and cholesterol serum levels. Also studied are the relationships of the dietary factors to the presence or absence of diabetes with age and sex of the person and the relationship of the duration of the diabetic condition to dietary intake of calories. Of the 90 subjects interviewed by the researcher, 30 are insulin dependent diabetics and 60 are nondiabetics.

Although eating patterns of the subjects differ, with more of the diabetic subjects eating three meals a day, the percentage of caloric intake and composition of diets consumed are virtually identical. The only significant physiological differences are an elevated serum triglyceride level of diabetics. Women are slightly less overweight than men and have significantly higher carbohydrate levels in their diets than do men. Individuals under 40 years of age consume significantly less protein and more calories but have significantly lower serum cholesterol and triglyceride levels than those over 40 years of age. Those subjects under 60 are significantly more overweight. The decline in calorie intake with age is most evident among diabetics with a significant reduction in obesity and caloric intake for subjects with over 11 year history of diabetes. As the percentage of protein in the diet increases, total caloric intake significantly decreases.

Protein food sources are of great concern today in the face of world food shortages, expanding population and food needs. One protein source overlooked in the past is the recovery of meat and marrow from bones of beef, pork and lamb as well as poultry and fish. Nearly one billion pounds of meat per year could be added to the nation's food supply by such utilization. A mechancial de-boned meat process (MDM) has been developed to produce a product similar to regular meat in protein, fat and moisture and considerably higher in calcium, vitamin C and iron. At the present time, USDA has banned MDM products from the market; this is believed to be temporary. Esther Winterfeldt is principal investigator in a research project currently investigating three aspects of using this product; Consumer Acceptance, Nutritional Laboratory Analyses, and Rat Growth Bone Studies.

Advancements in nutrition research must be interpreted and delivered to the public in an effective manner to realize the goal of enabling individuals to achieve their genetic potential. Nutrition education should be provided for all people at a time in life when it will be most likely to effect behavorial change in eating patterns.

PROGRAMS to ASSIST FAMILIES of the SPECIALLY HANDICAPPED I

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parent of a handicapped child (Down's syndrome)
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KATHLEEN McCULLOUGH, teacher
Exceptional Child Clinic
Stillwater, Oklahoma

Educators of exceptional children are encouraged to adopt and promote mainstreaming. The integration of exceptional children into the "mainstream" of educational opportunities should be provided by their local public school systems. Mainstreaming is an alternative to the traditional segregation of handicapped children in the public schools. It implies joint efforts on behalf of special and general educators to assist in the program implemention.

There are social, emotional, and educational implications of having a handicapped child in the home. One of the main concerns expressed by parents is finding sources of help. While many sources of counseling and professional help are available to families with handicapped children, parents are often unaware of their existence. Frequently, they come to a dead end and do not know where to turn for advice and aid.

FAMILY CRISIS INTERVENTION PROGRAMS

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alcoholism program
Western State Hospital
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MARGARET HOYDER
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Child Study Clinic
Children's Medical Center
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MARJORIE YOUNG
acting chief of Social Services
Child Study Center
Children's Memorial Hospital
Oklahoma City, Oklahoma

JIM LUNSFORD
Youth Services
Stillwater, Oklahoma

Alcoholism can be understood in the context of the family system. All family members are affected by the problems and may need counseling in order to understand how their reactions can aggravate or otherwise influence the alcoholic's behavior.

Several facilities, available to assist alcoholics in Oklahoma, are the Half-Way Houses in Stillwater and Ponca City, Valley Hope in Cushing, and The Haven in Tulsa. Tonkawa and Oklahoma City also offer unique services.

The Child Study Clinic at Children's Medical Center in Tulsa offers free preschool diagnostic services for children with different handicaps including mental retardation. The goal of this service is to help parents to realize and meet the needs of their handicapped child. It encourages more realistic expectations on the part of both the child and the parents.

A similar program, the Child Study Center at the Children's Memorial Hospital in Oklahoma City, offers a comprehensive, interdisciplinary center which includes physicians, social workers, psychologists, speech pathologists, physical therapists, as well as a group of 15 teachers in the educational department serving children from Oklahoma. Though the center is more diagnostic than therapeutic, short-term help and counseling for children and their parents are available. Families are referred to other agencies when further long-term help is desirable.

This Center sees many abused children. Parents of these children are counseled and referred to other groups for aid. The Parent's Assistance Program is one such referral group which offers counseling and guidance for abusing parents. Another service of this group is a 24-hour Crisis Hot-Line Telephone Service. Abusing parents are given suggestions for more effective and positive ways of relating to their children.

Youth Services of Stillwater receives funding from the Oklahoma Crime Commission, City of Stillwater, United Way and Payne County. The Youth Shelter provides a temporary home for youth involved in the court system, for runaways, and for young people awaiting assignment to a foster home. The Shelter also provides counseling for young people and their parents, workshops in parent effectiveness training and in teacher effectiveness training, as well as counseling and tutorial services for middle school children experiencing learning difficulties, relationship problems or behavior problems.

IMPLEMENTATION of VOCATIONAL EDUCATION LEGISLATION: an EXPLORATION of NEW DIRECTIONS

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EULALIA JENCKS
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FRANCES SMITH, supervisor
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Tulsa Public Schools
Tulsa, Oklahoma

The 1976 Vocational Education Amendments provided educators with a unique opportunity to reorient, redirect, and expand programs, services, and activities at all educational levels. Panel members discussed the expansion and improvement of Vocational Home Economics programs by expanding audiences in the following ways:

1. Encouraging the participation of males and females at all instructional levels
2. Assisting homemakers in transition from home to work situations
3. Investigating the special educational needs of communities
4. Reaching concentrations of the economically disadvantaged, unskilled, and unemployed in urban areas
5. Planning programs for persons in sparsely populated rural areas
6. Improving curriculum development by being more aware of new and changing occupational fields, individuals with special needs, and sex bias and discrimination.

The education amendments of 1976 also had implications for all vocational education programs. They included:

1. Increased emphasis on vocational guidance and counseling
2. Increased attention to audiences in densely or sparsely populated areas
3. Elimination of sex discrimination
4. Evaluation of programs at the federal, state, and local levels
5. Increased attention to accountability through data collection
6. Increased attention to local and state planning
7. Emphasis on improvement of interested groups via advisory councils: state, local, and national.

PROGRAMS to ASSIST FAMILIES of the SPECIALLY HANDICAPPED II

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Resource Panel: LARRY ASHBAUGH, chairman
Special Education Department
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DAN TAYLOR
Tulsa County Schools
Tulsa, Oklahoma

URSULA KESSNER
institutional programming
Hissom Memorial Center
Tulsa, Oklahoma

Families of the specially handicapped often need the help of outside agencies in order to successfully meet the additional requirements of their unique family situations. This panel discusses the current research, public school services, and state hospital services to the families of severly/profoundly retarded children.

The American Association for the Education of the Severely/Profoundly Handicapped (AAESPH) has been instrumental in impacting upon the development of new programs and delivery systems to serve children and their families. Part of the program's success is due to the use of television and telephone communication networks between low density populations and university service centers.

The Tulsa County Schools have three services available to handicapped children and their parents. The Development Disabilities Center, located at Children's Medical Center in Tulsa, provides services to severely/profoundly or multiple handicapped children in an early intervention delivery system. A RESPITE program provides the families with time away from their handicapped child to go out to dinner, a play, etc., without the constant stress of a child that requires 24-hour attention. During RESPITE hours, outside speakers are frequently brought in to help the parents become better informed about their rights, recreation, nursing procedures, and behavior management. This program has been developed in coopera-

tion with the University of Tulsa with Lawrence Asbaugh, William Zimmerman and the Special Education majors at the University of Tulsa.

The third component of the Tulsa County School Program provides for the delivery of counseling services to the parents in time of stress. This is the second year of this unique program; funding is a problem for the future.

Another unique effort is the development and socialization programs to prepare the residents of Hissom Memorial Center for their return to their home communities. The program at Hissom is under the direction of the Sand Springs Public School program and is conducted on the grounds of the Center. Audio-visual techniques have been developed to deliver instruction to students currently under hospital care. The use of ceiling projection techniques has improved the teacher's ability to teach skills to the hospitalized population. Another program for adolescents prepares most of them for their first trip into the local community.

Since state law requires the deinstitutionalization of all residents at 18 years, programs that prepare the residents for community interaction are necessary for them to enjoy human fulfillment. Families of the specially handicapped often need the help of outside agencies in order to successfully meet the additional requirements of their unique family situations.

PROGRAMS and ISSUES: WHO and WHAT AGENCIES ARE DOING MARRIAGE COUNSELING in OKLAHOMA

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of Marriage and Family Counselors
Heritage Services
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Sunbeam Family Services
Oklahoma City, Oklahoma

REVEREND JAY PORTER, chaplain
Baptist Memorial Hospital
Oklahoma City, Oklahoma

REVEREND DEAN MILLER, director
Family Ministries
United Methodist Church
Oklahoma City, Oklahoma

Though several types of marriage counseling programs are available in Oklahoma, marriage counselors differ in their degree of training and in the types of services they provide. There is a need for licensure or some method of informing the public so they can be better consumers of marriage counseling services.

Qualified counselors can be located through the register of the National Association of Social Workers. Oklahoma has a state registry. A second method for determining competence is to question the counselor concerning personal credentials. (No information was provided by the panel on what constitutes acceptable credentials.)

Oklahoma does not have a licensing law for marriage counselors. The development of one would probably be influenced strongly by the professionals in the field. It has been suggested that the most equitable law might consider two groups, clinician and non-clinician, under one state board. Three issues which are pertinent to licensures are: a continuing education requirement; standardized requirements for certification; and a ban on the advertising of counseling services. A state licensing law would represent a beginning for protection of families using professional marriage counselors.

One type of counseling service in Oklahoma is marriage enrichment programs such as the Marriage Communication Laboratory and the Marriage Enrichment Laboratory. These laboratories are designed to develop the potential for growth in an already healthy marital relationship. Counseling is done on a preventive basis.

Reverend Nolan Christian is president of the American Association of Marriage and Family Counselors in Oklahoma. He is the only person in the state certified to supervise clinical membership in the organization. Though licensing or membership in AAMFC is important, it cannot guarantee competence.

AAMFC has been in existence since the 1940's and has both clinical and non-clinical memberships. Clinical members are required to have a graduate degree in the profession for which they are trained (i.e., law, ministry, etc.) and a minimum of 2,000 hours of supervised training. Non-clinical members may be affiliates, persons interested in the field, or associates-in-training or persons not yet meeting the degree requirements.

FINANCIAL ADVERSITY: PROGRAMS of INTERVENTION

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Resource Panel: The HONORABLE ROBERT L. BERRY
bankruptcy judge, Western District of Oklahoma
Oklahoma City, Oklahoma

HARRY MATTIX
assistant vice president
First National Bank
Tulsa, Oklahoma

JIM HARMON
executive vice president
Consumer Credit Counseling Services of
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Family financial problems arise from conditions within the family as well as from factors external to the family. The impact of inflation, in general, and in particular, the dramatic increases in the cost of basic necessities (for example, housing, food, fuels) upon fixed incomes and incomes which have been reduced due to unemployment or a recessionary economy is illustrative of the forces in the broader economy which creates financial adversity for families. Desire for the goods and services of an affluent society, failure to place realistic limits on the use of credit, and negligence in budgeting and accounting for expenditures are examples of factors within families which contribute to financial problems. The three resource persons represent three levels of intervention which are options available to families with financial problems.

The objective of bank officials and credit counselors who work with consumers experiencing financial difficulties is not to just solve the immediate financial problem, but additionally to help the consumer gain insight into his/her financial management. Common characteristics of "over-extended" consumers are identified as: they live on "hopeful income" or temporary income; they succumb to impulse buying; their wants and desires exceed their financial capabilities but they do not curtail their purchases; they are recent college graduates who have outstanding debts for their education; unexpected medical expenses have occurred; and the

emotional strain of family crises such as divorce reduces the effectiveness with which financial resources are handled. Communication and cooperation are two skills necessary in effectively managing financial resources as well as overcoming excessive debts. Communication and cooperation among family members are important as well as communication with the creditor. Creditors do not want to cancel accounts, foreclose on loans, or repossess collateral, and they are generally willing to cooperate with a client who openly communicates his/her problem when full payment cannot be made.

Individuals who believe that their financial problems are so severe that they cannot be solved have available to them bankruptcy proceedings. About 10 years ago an upward trend in the number of bandruptcy filings began. This trend peaked in 1975 and since that time the number of bankruptcy cases has stabilized. The major problems contributing to the decision to file for bandruptcy are identified as unexpected job loss with a resultant reduction in income, major medical expenses, over-extendedness in use of credit, marital problems, and among retired persons, inflation eroding away income to the extent that financial obligations could not be met.

Many of the current financial problems which families face are caused by excessive reliance upon credit buying. Failure to restrain the use of credit originates from either over-optimistic attitudes or apathy once the spiral of overextension begins.

The problems of low income consumers are raised as an issue for which financial counselors, public agency staff, and educators have an especially difficult time offering viable alternatives for solution. Middle and high income families can usually reduce their level of consumption in order to cope with financial adversity. Low income families are generally living on minimum resources before additional adversity arises, and they usually do not have opportunities for raising their incomes.

CHANGES in FAMILY LEISURE PATTERNS

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Leisure activities are done by choice; while work is a required activity. More than ever before we are encouraged to take advantage of leisure time — to use it to the greatest personal and family advantage.

All personal activity, whether work or leisure, is done for some kind of individual profit: financial, spiritual, mental, or physical. Examples of leisure activities which became eventual vehicles for financial gain are Pepperidge Farms, Eastman

Kodak, and Reader's Digest. All three of these major corporations began as personal hobbies.

Reading and other more strenuous recreational leisure activities involving personal interaction with other families are likely to be used for spiritual gain; while mental profit from leisure might include the college credit courses offered to passengers aboard commuter trains. On the other hand, jogging, bicycling, or weight reduction programs are examples of leisure activities done for physical gain. It is important to have a positive attitude about what you are doing, what you want to do and what you have to do.

HOW to ASSIST FAMILIES in CONSERVING ENERGY

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Resource Panel: JOHN CORNELL
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REVEREND INGRAM, chairman
Southern Baptist Convention
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BERNIE MANGRUM, specialist
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ALLEN SADLER
residential and rural sales manager
Oklahoma Gas and Electric Company
Oklahoma City, Oklahoma

PEGGY SHABER
Oklahoma Natural Gas
Tulsa, Oklahoma

The dialogue begins with statements by John Cornell, a representative of Senior Citizens on fixed incomes and Janet Cunningham, a representative of eco-conscious middle income households. Cornell points out that for older Americans on fixed incomes confronting the energy crisis, pennies count. "It's everything in cost rise that's hurting us. The ads on television say, 'The cost is just a penny a day,' but you add that and it's 30 cents a month. It's the constant drop of water that wears away the rock."

Cornell, whose wife is in a nursing home, talks about other rising costs that hit people on a fixed income. "I have my wife in a rest home and pay insurance for her. A year ago, expenses for Blue Cross-Blue Shield were $13.50 for three months. Now, it's $23.50 for three months. Also, Banker's insurance which was $13.10 jumped to $16.50. So it's the little things that creep up on us; not just one thing."

Ms. Cunningham discusses the problems of carrying out conservation in her household. She gives examples. "Our home has the maximum amount of insulation and I try to keep the thermostat down. With teen-agers it isn't easy because at age 14 or 15, peer pressure takes over. I turn the thermostat to 60 at night, but in the morning, I find it's up to 68."

Three additional panelists discuss the work of their agencies. Peggy Shaber and Allen Sadler describe the energy education material and programs that Oklahoma Natural Gas and Oklahoma Gas and Electric are supporting as well as their advisement of low-income and fixed income families.

In addition, Bernie Mangrum, weatherization program specialist for the Community Action Agency, informs the audience about what cracks and poor insulation can cost in fuel bills. "The savings from proper insulation can be $50 - $100 a year," expresses Mangrum. "A one-sixteenth inch crack around a window is equal to a four inch square hole in the wall."

Mangrum also shares information about sources of financial help for low-income families, families with fixed incomes, and rural families with energy-related problems. Reverend Ingram exemplifies how the churches of the State can contribute to an eco-conscious atmosphere through sermons on the responsibility for stewardship of our natural resources.

APPENDIX A

PROGRAM

"Options for Families in the Face of Adversity"
March 16 - 18, 1977
Student Union Building
Oklahoma State University

Sponsored by
The FAMILY STUDY CENTER
DIVISION of HOME ECONOMICS
and
OFFICE of UNIVERSITY EXTENSION

Wednesday, March 16

7:00 p.m. Theater, second floor, OSU Student Union

Introduction to the Conference, Mary Rainey, director, Family Study Center

Welcome, James Boggs, acting president, Oklahoma State University

Introduction of Keynote Speaker, Sharon Nickols, faculty associate, Family Study Center and Assistant Professor, Department of Housing, Design and Consumer Relations

Keynote Address: "SOCIETY, CHANGE and the FAMILY" Gordon Bivens, chairman, Department of Family Environment, Iowa State University

8:30 p.m. **Reception**, Georgian Lounge, third floor, OSU Student Union

Thursday, March 17

Theater, second floor, OSU Student Union

General Session: OKLAHOMA FAMILY PROFILES
Coordinator:
Mary Rainey, director, Family Study Center, and associate professor, Family Relations Child Development

Participants:

Mary Rainey

Sharon Nickols, assistant professor, faculty associate, Family Study Center and Department of Housing, Design and Consumer Resources

Kenneth Kiser, assistant professor, faculty associate, Family Study Center and Department of Sociology

Nick Stinnett, associate professor, Department of Family Relations and Child Development

10:00 a.m. **Coffee**, fourth floor, OSU Student Union

10:15 a.m. **Concurrent Sessions:** Family Support Services

PANEL 1: CHANGES in FAMILY LEISURE PATTERNS, Exhibit Room II

Coorinator:

Baker Bokorney, head, School of Hotel and Restaurant Administration

PANEL 2: REACHING the HARD to REACH, Exhibit Room I

Coordinator:

Irma Manning, state leader of special programs, Home Economics Cooperative Extention

Participants:

Pat Davis, director, Community Health Representative, absentee Shawnee, Sac-Fox and Iowa Tribes of Oklahoma, Shawnee

James Mosely, assistant director, Cooperative Extension for 1890 Programs, Langston

Mary Rainey, director, Family Study Center, OSU

PANEL 3: MEETING the NEEDS of ADULTS in the MIDDLE YEARS, Case Study A

Coordinators:

Lorene Keeler, assistant professor, Family Relations and Child Development

Mary Cox, assistant professor, Family Relations and Child Development

Participants:

J. C. Carbajah, Social Security administrator, Stillwater

Rachael Gilbreath, Stillwater National Bank

J. C. Fitzgerald, American Association of Retired Persons and National Retired Teachers Association Official, OSU

Reverend Sam Nickols, adjunct instructor, Family Relations and Child Development, University Extension, OSU

PANEL 4: MEETING the CHILD CARE NEEDS of FAMILIES, Case Study B

Coordinator:

Mary Jayne Eaton, director, Head Start Child Development Program, Payne-Noble Community Action Foundation, Stillwater

Participants:

John Mills, principal, Middle School, Stillwater

Karen Vaughan, OSU student, Ripley, Oklahoma

Ella Mae Dickens, director of Stillwater Neighborhood Nursery

Elizabeth Starkweather, professor, Family Relations Child Development

PANEL 5: PROMOTING POSITIVE PARENTING, Case Study C

Coordinator:

Lois Mickle, assistant professor, Family Relations Child Development, OSU

Participants:

James Cremin, Jr., Effectiveness Training Associates, Tulsa, Oklahoma

Mary Jo Drummond, home economics educator, C. E. Donart High School, Stillwater

Linda Burks, Psychological Counseling Services, 118 N. Murray, OSU

Linda Chorney, child development specialist, Oklahoma City, Southeast and Southwest Guidance Centers

Faye Campbell, coordinator of training and technical assistant, Head Start, Department of Economic and Community Affairs, Oklahoma City

PANEL 6: NUTRITION ISSUES for the FAMILY in the 1970's Exhibit Room III

Coordinators:

Kathy Yadrick, food specialist, Home Economics Cooperative Extension, OSU

Bernice Kopel, assistant professor, Food, Nutrition, and Institution Administration, OSU

Participants:

Donna Bose, assistant professor, Food, Nutrition, and Institution Administration, OSU

Marilyn Martin, graduate student, Food, Nutrition, and Institution Administration, OSU

Esther Winterfeldt, professor and head, Food, Nutrition and Institution Administration, OSU

PANEL 7: PROGRAMS to ASSIST FAMILIES of the SPECIALLY HANDICAPPED I, Room 434

Coordinators:

Donna Armstrong, parent of a handicapped child, (down's syndrome,) Stillwater

Kathleen McCullough, teacher, Exceptional Child Clinic, Stillwater

11:45 a.m. **Lunch** - On your own

1:00 p.m. Theater, second floor, OSU Student Union

General Session: ESTIMATING the SOCIAL COSTS of NATIONAL ECONOMIC POLICY: IMPLICATIONS for MENTAL and PHYSICAL HEALTH and CRIMINAL AGGRESSION

Moderator:

Beulah Hirschlein, director, Office of University Extension, Home Economics, OSU

Speaker:

Harvey Brenner, director of research, Center for Metropolitan Planning and Research, Johns Hopkins University

Discussants:

Larkin Warner, economist, Kerr Foundation, Oklahoma City

Ivan Hanson, health economist, Department of Health Administration, Oklahoma City

Kate Gault, assistant supervisor, Division of Social Services, Department of Institutions, Social and Rehabilitative Services, Oklahoma City

2:30 p.m. **Coffee**, fourth floor, OSU Student Union

2:45 p.m. **Concurrent Sessions:** Family Intervention Programs

PANEL 1: FAMILY CRISES INTERVENTION PROGRAMS, Case Study A

Coordinators:

Nick Stinnett, associate professor, Family Relations and Child Development, OSU

Althea Wright, faculty associate, Family Study Center and assistant professor, Family Relations Child Development, OSU

Participants:

Jim Lunsford, Youth Services, Stillwater

Paula Grove, alcoholism program, Western State Hospital, Enid, Oklahoma

Margaret Hoyder, medical social worker, Child Study Clinic, Children's Medical Center, Tulsa

Marjorie Young, acting chief of Social Services, Child Study Center, Children's Memorial Hospital, Oklahoma City

PANEL 2: IMPLEMENTATION of VOCATIONAL EDUCATION LEGISLATION: an EXPLORATION of NEW DIRECTIONS, Case Study B

Coordinator:

Betty True, special assistant of Occupational Programs, State Department of Home Economics, Oklahoma City

Participants:

Charles Hopkins, associate professor, Occupational and Adult Education, Department of Vocational-Technical Education, Stillwater

Fern Green, special assistant for the Elimination of Sex Stereotyping and Sex Bias, Oklahoma State Department of Vocational-Technical Education, Stillwater

Frances Smith, supervisor of family life education, Tulsa Public Schools

Vici Grimes, teacher, Indian-Meridian Vocational Technological School, Stillwater

Eulalia Jencks, Carver Center School for Handicapped Children, Oklahoma City

Martha Albin, teacher, Margaret Hudson School, Tulsa

PANEL 3: PROGRAMS to ASSIST FAMILIES of the SPECIALLY HANDICAPPED II, Exhibit Room II

Coordinator:

Bill Zimmerman, assistant professor, Department of Special Education, Tulsa University

Participants:

Larry Ashbaugh, chairman, Special Education Department, Tulsa University

Dan Taylor, Tulsa County Schools

Ursula Kessner, institutional programming, Hissom Memorial Center, Tulsa

PANEL 4: PROBLEMS and ISSUES: WHO and WHAT AGENCIES ARE DOING MARRIAGE COUNSELING, Case Study C

Coordinators:

John Rusco, adjunct assistant professor, Family Relations Child Development, OSU

Kay Murphy, instructor, Family Relations and Child Development, OSU

Participants:

Reverend Dean Miller, director, Family Ministries, United Methodist Church, Oklahoma City

Nolan Christian, president, Oklahoma Division of American Association of Marriage and Family Counselors, Heritage Services, Tulsa

Reverend Jav V. Porter, chaplain, Baptist Memorial Hospital, Oklahoma City

Ann Halliwell, Sunbeam Family Services Counseling and Program Development, Oklahoma City

PANEL 5: FINANCIAL ADVERSITY - PROGRAMS of INTERVENTION, Exhibit Room I

Coordinator:

Sharon Nickols, assistant professor, faculty associate, Family Study Center and Housing, Design, and Consumer Resources

Participants:

Harry Mattix, assistant vice-president, First National Bank of Tulsa

Jim Harmon, executive vice-president, Consumer Credit Counseling Service of Central Oklahoma

Robert L. Berry, judge, U.S. Bankruptcy Court, Western District of Oklahoma

6:00 p.m. **Banquet**, Oklahoma Room, second floor, OSU Student Union

TOWARD a NATIONAL POLICY for CHILDREN and FAMILIES

Moderator:

Beverly Crabtree, dean, Division of Home Economics, OSU

Speaker:

Robert A. Aldrich, chairman, National Academy of Sciences, Study of the Impact of Government Programs on Families

Discussant:

Peggy Loeffler, chairman, Governor's Commission on Children and Youth

Friday, March 18

8:30 a.m. Theater, second floor, OSU Student Union

General Session: FAMILY DECISION MAKING PROCESS and the ENERGY CRISIS

Moderator:
Marguerite Scruggs, associate dean of Home Economics, Division of Home Economics, OSU

Speaker:
M. Janice Hogan, family ecologist, University of Minnesota

10:00 a.m. **Coffee**

10:15 a.m. **Energy Forum:** HOW to ASSIST FAMILIES in CONSERVING ENERGY

Moderator:
Carl Hall, head, Department of Housing, Design and Consumer Resources, OSU

Participants:
John Cornell, senior citizens representative, Tulsa
Janet Cunningham, president, League of Women Voters, Stillwater
Peggy Shaber, Oklahoma Natural Gas, Tulsa
Reverend Ingram, chairman, Southern Baptist Convention, Oklahoma City
Bernie Mangrum, specialist, Weatherization Program, Community Action Agency, Muskogee, Oklahoma
Allen Cadler, residential and rural sales manager, Oklahoma Gas and Electric Company, Oklahoma City

12:00 noon **Lunch** - on your own

1:00 - 4:00 p.m. Class session for persons attending conference for college credit; Family Relations and Child Development 4850, Home Economics West, 215

Instructor:
Mary C. Rainey, director, Family Study Center, and associate professor, Family Relations Child Development, OSU

Resource Persons:
Don Brown, Department of Sociology, Descriptive Narratives and Documenting Needs

D'Anna Darnell, Contracts and Grants specialist, Division of Home Economics, OSU, Budgets and Matching Funding

Anna Gorman, professor, Home Economics Education, Delphi Technique and PERT Technique Charts

APPENDIX B

OPTIONS for FAMILIES in the FACE of ADVERSITY

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